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ABSTRACT

This report uses data from the National Postsecondary Student Aid Study of 1993 to examine how undergraduate students enrolled in the 1992-93 academic year financed their education. The report begins with an essay that explores in detail the relationships between the type of institution in which students were enrolled and their total cost of attendance, the distribution of financial aid among students by type of institution, and the net cost of enrollment among aided and non-aided undergraduates. The compendium of tables that follows provides additional data on each of the topics addressed in the essay. In addition, the compendium tables include data on the demographic characteristics of students enrolled in each institution type and on the distribution of financial aid by type (grants, loans, work-study, and other) and data by source (federal, state, institutional, and other). The table compendium (contains four sections which cover: (1) student demographics, (2) the cost of postsecondary education, (3) the distribution of financial aid, and (4) the net costs of postsecondary education. Each section is prefaced by a summary of the finding highlights. Appendixes contain a glossary and technical notes. (JB)

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Statistical Analysis Report November 1995

National Postsecondary Student Aid Study: 1992-93

Student Financing of Undergraduate Education, 1992–93

With an Essay on the Costs of Undergraduate Education Before and After Student Financial Aid

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November 1995

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Foreword

The National Postsecondary Student Aid Study of 1993 (NPSAS:93) is the third in a series of large-scale data collections on the topic of student financial aid and postsecondary education enrollments sponsored by the National Center for Education Statistics. The students included in NPSAS:93 were enrolled as either undergraduate or graduate students during the 1992–93 academic year. The two earlier versions of the NPSAS were carried out in 1987 (including students enrolled during the fall term in 1986) and in 1990 (including students enrolled in the 1989–90 academic year). These data sets are designed to enhance our understanding of the role of financial aid in financing postsecondary education, as well as to chronicle patterns of enrollment at the postsecondary level.

This report focuses on undergraduate students only, and examines how undergraduate students enrolled in the 1992–93 academic year financed their education. The report begins with an essay that explores in some detail the relationships between the type of institution in which students were enrolled and their total costs of attendance, the distribution of financial aid among students by type of institution, and the net costs of enrollment among aided and nonaided undergraduates. The compendium of tables that follows provides additional detail on each of the topics addressed in the essay. In addition, the compendium tables include data on the demographic characteristics of students enrolled in each institution type and on the distribution of financial aid by type (grants, loans, work-study, and other), and data by source (federal, state, institutional, and other). The table compendium contains four sections: student demographics, the costs of postsecondary education, the distribution of financial aid, and the net costs of postsecondary education. Each section is prefaced by a series of bullets that highlight the findings. This format illustrates both the level of detail that can be achieved in an analysis that uses the NPSAS:93 data as well as the broad scope of the information in these files.

Acknowledgments

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At the National Center for Education Statistics (NCES), Dennis Carroll reviewed the early drafts and offered comments on ways to better characterize the financial aid issues addressed in this report, and Marilyn McMillen reviewed the final draft and provided many sugestions to make the report more accurate and read more easily. The authors would especially like to thank the members of the adjudication panel for their thoughtful comments on the report. Panel members from NCES were Bob Burton from the Statistical Standards and Methodology Division and Jeff Owings from the Elementary and Secondary Education Statistics Division. Other panel members were Dan Madzelan from the Office of Postsecondary Education in the U.S. Department of Education, Carol Fuller and Ken Redd from the National Association of Independent Colleges and Universities, Sonia Conly from the U.S. Department of the Treasury, Kent Phillippe from the American Association of Community Colleges, and Jay Noell from the Congressional Budget Office.

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The Costs of Undergraduate Education Before and After Receipt of Financial Aid: 1992–93

I. Introduction

Students and their families used various means to pay for postsecondary education in 1992–93. What they paid from their own resources—their *net costs*—varied with the type of institution attended and the receipt of student financial aid.[1] However, the price that students and their families paid for postsecondary education had as much to do with decisions about where to enroll, whether to attend full or part time, and whether to live on campus, off campus, or with parents or other relatives as with the receipt of financial aid. In many cases, the average differences in costs related to such decisions in 1992–93 were greater than the average amount of financial aid received. So while the effects of financial aid on the cost of undergraduate education in 1992–93 are examined here, ways in which the price of enrollment is shaped through decisions made by students and their families are examined first.

What Is Net Cost and How Is It Measured?

Before discussing how price varies with the decisions made by students, it will be useful to explore what is meant by net cost. Net cost usually refers to that portion of total costs that students and their families pay from their own resources after receipt of financial aid. Total costs include tuition and fees, room and board, books and supplies, and other (which includes such things as transportation and entertainment).[2] Analyses of the cost of postsecondary education typically focus on net cost rather than total cost, because it is the amount that students and their families must finance out of their own income, savings, or other assets that is likely to have the greatest impact on their educational decisions.

This emphasis on net cost derives from the two main goals of the student financial aid system: to increase access to postsecondary education by eliminating financial barriers to entry, and to increase the number of institutional choices a student has by reducing the direct cost of attendance. A third goal, persistence in postsecondary education, is often added to this list, since neither choice nor access count for much if students cannot afford to persist in their education. In order to accomplish these goals, most financial aid is awarded on the basis of financial need. Financial need is defined by formula, which takes into account the income and assets of students and their families, the estimated total cost of postsecondary education, and a variety of special factors such as the number of siblings in college.[3] In these need analyses, students' enrollment and living arrangement decisions are often taken as given, mostly because aid eligibility cannot be determined until these decisions have been made. Once made, however, total estimated costs are fixed, and the student's financial needs can be evaluated. Net costs—the amount that students and their families actually pay from their own resources—can then be defined as the total cost of enrollment less any financial aid received.

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[1] The terms *price* and *cost* are used interchangeably throughout this essay, although price is the more accurate term. This distinction is important because students rarely pay the full costs of providing a given set of educational services (except, perhaps, in the private, for-profit institutions), whether or not they receive financial aid. Thus, the focus here is on the price paid or the costs incurred, not on how much it actually costs to provide a given set of educational services, or on how much they should cost. See Howard R. Bowen, *The Costs of Higher Education: How Much Do Colleges and Universities Spend Per Student and How Much Should They Spend?* (San Francisco, CA: Jossey-Bass, Inc., 1980), 17–18.

[2] The cost figures presented in this report are student-reported costs. See the technical notes in appendix B for more information about different cost measurement methods.

However, there are any number of ways to calculate the value of a financial aid award, and how this is done has a big impact on net costs.[4] When aid is awarded, its value is simply the sum of all the aid delivered to the student. This makes sense since the purpose of financial aid is to reduce the current direct cost of attendance so that cost alone does not prevent entry into postsecondary education nor preclude enrollment at the student's first-choice institution. When valued as the sum of all aid awarded, financial aid more or less equalized net costs among independent students at all income levels, and among dependent students whose parents had incomes up to about $50,000. These results were achieved because students with lower incomes or from lower income families received more financial aid, on average, than students with higher incomes or from higher income families.

While valuing financial aid as the sum of all aid delivered to the student may make sense when the goal is to equalize the current direct cost of attendance, there is considerable debate about the real impact of financial aid in reducing total costs. The reason is that different types of aid affect the total amount that students or their families will actually pay for education in different ways. For example, grants reduce the cost of attendance in absolute terms. Student loans, by contrast, defer the cost of attendance until the student leaves postsecondary education. However, since loans are generally subsidized by the federal government, the value of loans is often set at the average value of the subsidy, which is estimated to be between 20 and 40 percent of the face value of the loan.[5] Work-study neither reduces the costs of attendance nor defers them, but instead enables the student to defray the costs through higher levels of current income. When net costs are measured as total costs less only grant aid, net costs are higher than when all aid is taken into account; however, the effects of excluding loans and work-study are most apparent among lower income students because of their greater dependence on financial aid of all types.

These findings show that financial aid is clearly important in reducing the price of postsecondary education to students and their families, particularly among those from lower income backgrounds. However, one problem with narrowly focusing on the effects of financial aid is that it deflects attention from the ways in which students and their families shape the costs that they incur, whether or not they receive financial aid. Three-fifths of all students enrolled in 1992–93 did not receive any financial aid; they financed their education completely from their own or their family's resources. For this group, net costs were the same as total costs because there was no financial aid to net out. Even among students who did receive financial aid, more than half of the total cost was paid, on average, from the student's or the student's family's own resources.

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[3] The Congressional Methodology formula was the formula used for determining need in 1992–93. Financial need by this formula was defined as the estimated cost of attendance at a particular institution minus the expected family contribution (EFC). The EFC was determined by the formula, and included adjustments for the student's financial dependency status, the number of siblings or dependents in college, the student's income and assets, and among financially dependent students, the parents' income and assets. With few exceptions, it was only when the cost of attendance was higher than the EFC that the student was eligible for need-based financial aid. As mandated by the Higher Education Amendments of 1992, the EFC is now produced using a needs-analysis formula known as the Federal Needs Analysis Methodology. For more information on how the EFC is calculated, see the expected family contribution (EFC) formulas, 1995–96. A copy of the formulas can be obtained by calling the Federal Student Aid Information Center at 1-800-4-FED-AID.

[4] For example, the NPSAS:93 Data Analysis System contains 11 net cost variables, which value aid or costs in different ways and are used to support different types of analyses.

[5] The estimated value of loans is derived from Congressional Budget Office, *Student Aid and the Cost of Postsecondary Education* (Washington, DC, January 1991), 55.

The next section explores how the price of postsecondary education varied with the type of institution attended, and how prices varied within institutions by students' enrollment status and living arrangements. In the third section, the focus turns to the distribution of financial aid and the average amount of aid undergraduates received. The fourth section looks at the net price of postsecondary education at each institution type, and explores how net price varied by family or student income and by financial aid status. Finally, the last section summarizes the findings and conclusions of this essay.

II. Average Costs of Postsecondary Education by Institution Type in 1992–93

The average cost of postsecondary education varied with the type of institution the student attended. In general, institutions that offered longer term programs were more costly than institutions that offered only shorter term programs, and private institutions were generally more costly than public institutions that offered programs of similar length.[6] Because of the strong correlation between the type of institution a student attended and the costs that the student incurred, this essay focuses on the cost differences among the four largest institution types: public 2-year, with 43 percent of all postsecondary enrollments in 1992–93; public 4-year, with 31 percent of all postsecondary enrollments; private, not-for-profit 4-year, with 14 percent of all enrollments; and private, for-profit, with 8 percent of all enrollments.[7] Since other institution types—public less-than-2-year, and private, not-for-profit less-than-4-year—each accounted for less than 2 percent of all postsecondary enrollments in 1992–93, they are not examined separately in this essay. The students in these institutions are included in the aggregate categories (such as "all students"), and these institution types are examined separately in the table compendium following the essay.[8]

The average attendance-adjusted total price incurred by undergraduates before receiving financial aid in 1992–93 was $8,192, but the average costs incurred by students varied widely across the different institution types (figure 1).[9] For example, students who were enrolled in public 4-year institutions incurred considerably lower costs than did students enrolled in private, not-for-profit 4-year institutions. Students in public 2-year institutions incurred lower costs on average than did students in the other institution types. Thus, the institution type that students attended had a big impact on the total price of their postsecondary education.

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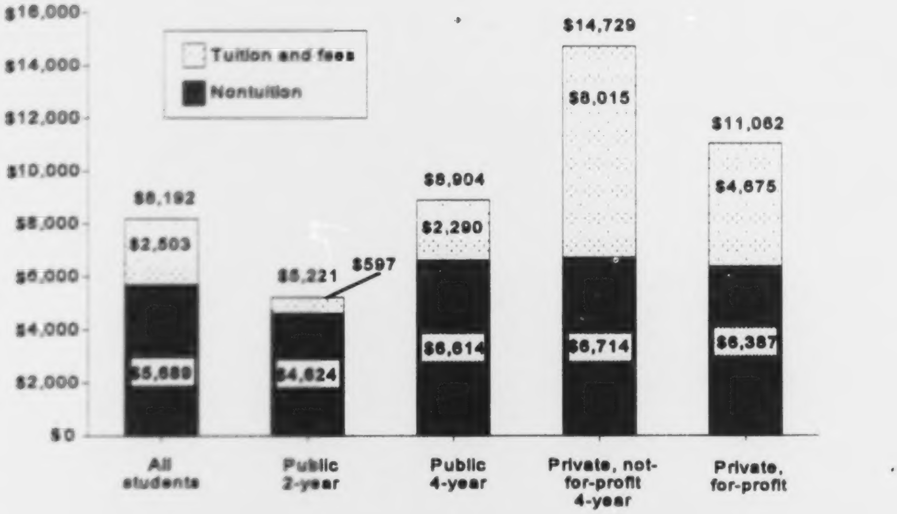
[6] Public-sector institutions were less costly to the student than private-sector institutions because the former are generally heavily subsidized by the states. For additional information, see Frank J. Balz, *Price and Cost in Higher Education* (National Institute of Independent Colleges and Universities, June 1992, pp 4-6.

[7] The private, for-profit category includes institutions offering less-than-2-year programs, 2-year programs, and/or 4-year or longer programs.

[8] The distribution of students among the various institution types has a big impact on the average values reported in this essay and are, therefore, important in interpreting the data presented here.

[9] Costs were adjusted to reflect students' attendance status. For example, in months that students were enrolled full time, all of the living costs that they reported were included (except for married independent students). In months when they were enrolled less than full time, living expenses for students who were living off campus were reduced to reflect that.

Figure 1—Average student-reported tuition and fees and nontuition costs, by type of institution: 1992–93



NOTE: The average total cost, nontuition cost, and tuition and fee data were restricted to the sample of students for whom net cost data were nonzero and nonmissing so that total costs less financial aid will equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Tuition and fees accounted for most of the variation in the total price of postsecondary education at the different institution types, ranging from an average of $597 at public 2-year institutions to more than $8,000 at private, not-for-profit institutions (figure 1). Nontuition costs, by contrast, were about the same at 4-year institutions and at private, for-profit institutions; nontuition costs were somewhat lower at public 2-year institutions, primarily because many of the students at these institutions were enrolled part time.

The prevalence of part-time students had a big impact on the average cost of attendance in the different institution types in 1992–93. Part-time students paid less in tuition and fees than did full-time students, and only part of their living expenses were included here in the calculation of total costs.[10] Because only about 15 percent of all students in public 2-year institutions were enrolled fulltime for the entire year, compared to 50 percent in public 4-year institutions, 54 percent in private, not-for-profit 4-year institutions, and 75 percent in private, for-profit institutions (table 1.1 in the compendium), the effects of part-time and full-time enrollment patterns on average costs varied by type of institution.[11]

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[10] See compendium tables 2.1b and 2.1c for more detail on the cost differences between full-time, full-year and part-time or part-year students. Detailed comparisons of full-time, full-year and part-time or part-year tuition and fees are in compendium tables 2.2b and 2.2c.

Because total average costs and tuition and fees varied with enrollment patterns, grouping students by enrollment status at the different institution types has a big impact on the average cost figures (table 1). For instance, when full-time and part-time students are grouped separately, most of the differences in costs between students enrolled in public 2-year and

Table 1—Average student-reported total costs of attendance and average tuition and fees among undergraduates, by enrollment status and institution type: 1992–93

	All students	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Total costs					
Total	$8,192	$5,221	$8,904	$14,729	$11,062
Full-time, full-year	13,024	9,437	11,115	19,549	15,021
Full-time, part-year	7,624	5,175	6,854	11,330	9,558
Part-time, full-year	7,643	6,446	8,560	10,938	12,290
Part-time, part-year	3,242	2,715	3,890	4,838	6,565
Tuition and fees					
Total	2,503	597	2,290	8,015	4,675
Full-time, full-year	4,806	1,282	3,044	11,339	5,831
Full-time, part-year	2,728	644	2,060	6,067	4,341
Part-time, full-year	1,436	652	1,711	4,498	4,669
Part-time, part-year	611	292	810	1,794	2,998
Nontuition costs					
Total	5,689	4,624	6,614	6,714	6,387
Full-time, full-year	8,218	8,154	8,071	8,210	9,190
Full-time, part-year	4,897	4,531	4,794	5,263	5,217
Part-time, full-year	6,207	5,794	6,849	6,439	7,621
Part-time, part-year	2,632	2,423	3,080	3,044	3,567

NOTE: The average total cost and tuition and fee estimates have been restricted to the sample of students whose net costs were nonzero and nonmissing so that total costs less financial aid will equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

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[11] The percentage of students enrolled full time at the private, for-profit institutions includes those who were enrolled for less than 9 months, since many of these institutions offer short-term programs.

public 4-year institutions disappear. On average, students in public 4-year institutions incurred total costs of $8,904 in 1992–93, compared to an average of $5,221 among students in public 2-year institutions. Among full-time, full-year undergraduates, those in public 4-year institutions incurred costs of $11,115, compared to $9,437 among those in public 2-year institutions. Furthermore, this difference is entirely due to the difference in average tuition and fees at these institutions, which were $3,044 at the 4-year institutions and $1,282 at the 2-year institutions in 1992–93. Among students with similar patterns of enrollment at public 2-year and 4-year institutions, nontuition costs were about the same.

Within each institution type, the price of part-time enrollment was substantially less than the price of full-time enrollment. In 4-year private, not-for-profit institutions, students enrolled part time for the full year incurred average costs of $10,938, substantially less than the $19,549 incurred, on average, by their full-time, full-year counterparts. Similarly, average costs among part-time students in 4-year public institutions were $8,560, compared to $11,115 among full-time students in those institutions. Hence, the current costs that students incur are directly related to the decision to enroll full time or part time.[12]

Like enrollment status, the location of a student's residence had a substantial impact on the total price of their education (table 2). Full-time, full-year students who lived on campus incurred about the same costs, on average, as students who lived off campus, while the average costs incurred by students who were living with their parents were considerably less. Moreover, the differences in average costs between students who were living with their parents and those who were living on campus were quite large. For example, average costs among students enrolled in private, not-for-profit 4-year institutions were $20,401 for those who lived on campus, compared to $15,464 for those who lived with their parents. Similarly, part-time or part-year undergraduate students who lived on campus had substantially higher costs than did those who lived with their parents.[13]

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[12] The decision to enroll part time may reduce current costs, but may not reduce the total costs incurred to degree completion (among those who plan to get a degree), since enrolling part time also extends the total length of time students will take to earn their degree.

[13] The part-time or part-year designation is misleading in the case of students in private, for-profit institutions. Many of these students were enrolled full time for only part of the year, but the full term for their program was less than a full academic year. Hence, the costs incurred by this group are not directly comparable to the costs incurred by part-time or part-year students in the other institution types.

Table 2—Average total costs of postsecondary education, by attendance status, location of residence, and type of institution: 1992–93

	All students	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private for-profit
Total	$8,192	$5,221	$8,904	$14,729	$11,062
Full-time undergraduates					
On campus	14,990	9,599	10,640	20,401	16,460
Off campus	14,127	12,400	12,381	20,335	17,185
With parents	9,109	6,919	8,248	15,464	11,303
Part-time or part-year undergraduates					
On campus	9,269	6,360	8,085	13,188	10,153
Off campus	6,030	4,750	6,968	8,386	10,060
With parents	4,553	3,705	5,041	7,606	7,589

NOTE: The average total cost estimates have been restricted to the sample of students whose net costs were nonzero and nonmissing so that total costs less financial aid will equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

These price comparisons emphasize the differences between those who lived on campus and those who lived with their parents because both groups were predominantly dependent students, while those who lived off campus were more likely to be independent (table 1.1 in the compendium).[14] The distinction between dependent and independent students is important because the share of total costs accounted for by tuition and fees and by nontuition costs varied with dependency status (table 3). In general, dependent students were more likely to be enrolled full time, and therefore incurred higher average tuition and fees than independent students. Nontuition costs were highest, on average, among independent students with dependents, a difference that reflects the wider range of housing options available to single dependent and independent students than to those who have other family members to consider.

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[14] Dependency status as defined in federal regulations at the time of the NPSAS:93 survey specified that students 24 years of age or older would be considered financially independent, regardless of their actual financial relationship to their families. Students younger than 24 could also be independent, but only if they could prove they were financially independent of their parents or met any of the other six conditions described in appendix A. This distinction is important for financial aid purposes, because the aid eligibility of dependent students is calculated by taking both parents' and students' assets and income into account, while independent students must report only their own income and assets.

Table 3—Average student-reported total costs of attendance for undergraduates, by dependency status and institution type: 1992–93

	All students	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Total	$8,192	$5,221	$8,904	$14,729	$11,062
Total costs					
Dependent	9,133	5,077	9,031	17,258	10,133
Independent, no dependents	7,054	4,740	8,239	11,472	10,809
Independent, with dependents	7,524	5,618	9,114	10,458	11,763
Tuition and fees					
Dependent	3,548	799	2,722	10,494	5,124
Independent, no dependents	1,792	510	1,773	5,329	4,581
Independent, with dependents	1,411	460	1,375	3,461	4,442
Nontuition costs					
Dependent	5,585	4,278	6,309	6,764	5,009
Independent, no dependents	5,262	4,230	6,466	6,143	6,228
Independent, with dependents	6,113	5,159	7,739	6,997	7,321

NOTE: The average total cost estimates have been restricted to the sample of students whose net costs were nonzero and nonmissing so that total costs less financial aid will equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Although the cost comparisons could be further refined by looking at the overlapping effects of dependency status, enrollment status, and living arrangements, doing so will not alter the basic findings reported here.[15] The total average price of undergraduate postsecondary education was highest among students in private, not-for-profit 4-year institutions, followed by those in private, for-profit institutions, and public 4-year institutions. The total average price was lowest among those in public 2-year institutions. This price ranking primarily reflects differences in tuition and fees, since nontuition costs varied little among the institutions. Within each institution type, part-time students faced significantly lower total costs than did students who were enrolled full time. Likewise, students who lived with their parents incurred lower costs, on average, than did students enrolled at the same institution type who lived either on or off campus.

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[15] A detailed exploration of the complex interactions between financial aid programs, student and family resources, and student choices is beyond the scope of this brief essay. A number of interactions are hinted at in the data reported here, however. For example, receipt of aid and intensity of enrollment are clearly linked, primarily because students must have been enrolled at least half time to be eligible for some financial aid programs. Likewise, educational expenditures and institutional choices appear to be related to family economic circumstances, but how much of an impact financial aid has on expenditures and choice cannot be determined with the data developed for this report.

III. Receipt of Financial Aid by Institution Type in 1992–93

The goals of student financial aid are to promote access, enhance choice, and improve persistence in postsecondary education by reducing the current direct cost of attendance incurred by students. And though the different types of aid have different effects on the price that students actually pay, the current net cost of attendance is less than it otherwise would have been when the student receives any type of student financial aid.

Although many postsecondary institutions award nonneed-based financial aid—academic or athletic scholarships, for example—most student financial aid is awarded on the basis of economic need.[16] Need is defined in relation to total costs and to family income and assets; as a result, receipt of financial aid generally follows the pattern of total average costs by type of institution. In institution types where the average costs are low, relatively few students receive financial aid, and those who do receive relatively small amounts. Where costs are high, a larger percentage of students receive aid, and in somewhat larger amounts.

Overall, about 4 of 10 undergraduates received some type of student financial aid in 1992–93. However, the percentage of students receiving aid in the different institution types varied widely (table 4), ranging from about 27 percent of students enrolled in public 2-year

Table 4—Percentage of undergraduates who received financial aid and average amount of aid received, by type of institution: 1992–93

	All students	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Percent of students receiving any aid	41.4	27.1	45.6	60.6	71.8
Average amount of aid	$3,953	$1,854	$3,785	$7,125	$4,100
Percent of students receiving grants	34.6	24.0	36.1	53.8	54.1
Average amount of grants	2,449	1,325	2,191	4,709	1,960
Percent of students receiving any loans	19.8	6.5	25.1	35.8	45.9
Average amount of loans	3,170	2,246	2,959	3,728	3,479
Percent of students receiving any work-study	4.8	1.5	5.7	15.6	1.2
Average amount of work-study	1,327	1,494	1,306	1,261	2,291

NOTES: Average aid amounts are for aided students only. The average amounts reported here vary slightly from those shown in the data compendium because the aided sample has been restricted here to students for whom net cost data are available so that total costs less financial aid will equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

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[16] A more complete description of student financial aid programs is presented in the technical notes.

institutions to about 72 percent of students in private, for-profit institutions. About 35 percent of all undergraduates received a grant; about 20 percent received a loan; and about 5 percent received some type of work-study.[17] Like the percentage of students receiving aid, the composition of financial aid also varied by type of institution.[18]

On average, aid recipients received about $3,953 in 1992–93, but once again, the amount of aid received by undergraduates in the different institution types varied greatly.[19] Aided undergraduates at public 2-year institutions received an average of $1,854 in 1992–93, compared to about $3,785 for those in public 4-year institutions, $4,100 for those in private, for-profit institutions, and $7,125 for those in private, not-for-profit 4-year institutions. Most of the difference in the total amounts of aid received by undergraduates in private, not-for-profit versus those in private, for-profit institutions was due to the size of their grants: on average, students who received grants in private, for-profit institutions received $1,960, while grant recipients in private, not-for-profit 4-year institutions received $4,709.[20]

IV. Net Costs of Postsecondary Education by Type of Institution in 1992–93

Net Costs by Family and Student Income

Although financial aid is important for many students, responsibility for paying the costs of postsecondary education falls first on students and their families. In 1992–93, the Congressional Methodology established the minimum contribution that a student or the student's family had to provide before financial aid could be offered.[21] In cases where the student's costs were less than the expected family contribution, the student was not eligible for need-based aid. Where costs were higher than the expected family contribution, the student could be eligible for need-based aid (including all grants, loans, and work-study) up to the amount of the difference between costs and the expected contribution.

The primacy of the student's and the student's family's resources is illustrated in figures 2a and 2b, which display average total costs of attendance, average amount of financial aid received, and average net costs of attendance by family or student income.[22] At every income level, what students and their families paid out of their own resources on average (their net costs) was greater than the average amount of financial aid students received.[23]

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[17] Many students received more than one type of financial aid; this is why the average amount of each type of aid does not sum to the total average aid amount, and the percentage of students receiving different types of aid does not sum to the percentage of students receiving any aid.

[18] Very few students at either public 2-year institutions or private, for-profit institutions participated in work-study . Work-study aid is distributed through formulas that take into account past participation by an institution (as well as the level of need of the students enrolled) in the campus-based programs. The rules governing the distribution of such aid date back to a time when few community college students needed financial aid, and also predate many of the private, for-profit institutions. Although federal allocations may be lower at less-than-4-year institutions, it may also be that many part-time students do not need a federally-sponsored part-time job because they already have a job.

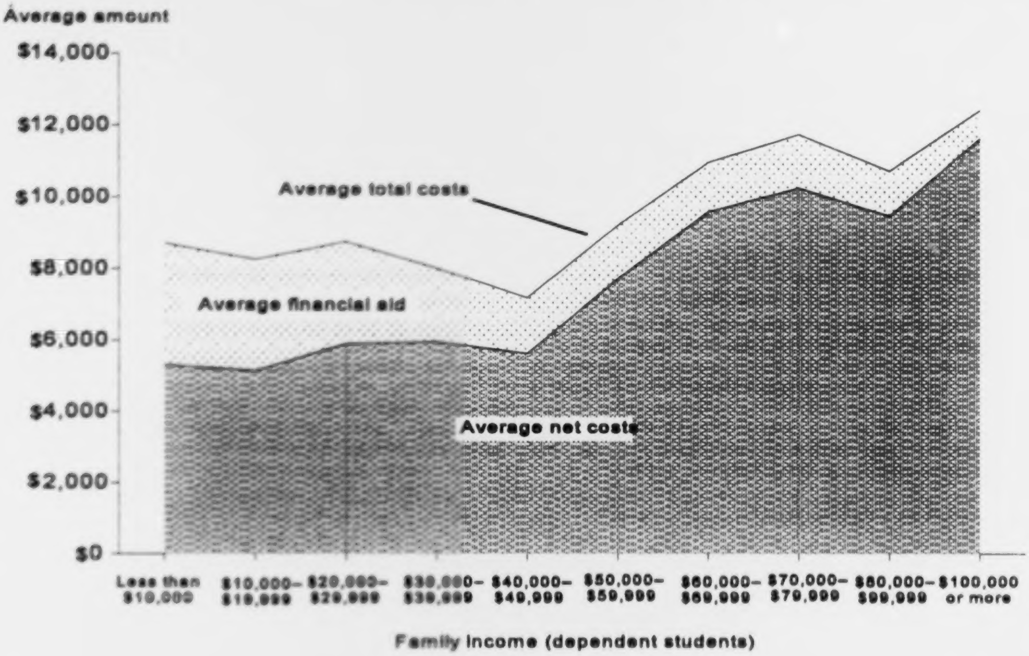
[19] The aid amounts reported here vary slightly from those reported in the data compendium. The student sample here has been restricted to students whose net costs were nonmissing and nonzero so that total average costs less average financial aid would equal average net costs.

[20] Much of the difference in grant aid is due to institutional aid. Private, not-for-profit 4-year institutions generally operate their own grant programs, which are funded from endowment income and tuition and fees.

[21] In 1992–93 the minimum EFC was $700 or $900 for dependent undergraduates (depending on their specific circumstances), and $1,200 for independent undergraduates. The Higher Education Amendments of 1992 replaced the Congressional Methodology with a new formula, the Federal Needs Analysis Methodology, and the minimum contribution in the new furmula for 1993–94 was zero.

[22] Net costs are defined as total costs less total financial aid. Among students who did not receive financial aid, net costs are equal to total costs.

Figure 2a—Average net costs, average financial aid, and average total costs among dependent undergraduates, by family income: 1992–93



NOTE: Net cost is defined as total costs less all financial aid. The sample was restricted to students whose net costs were nonzero and nonmissing.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

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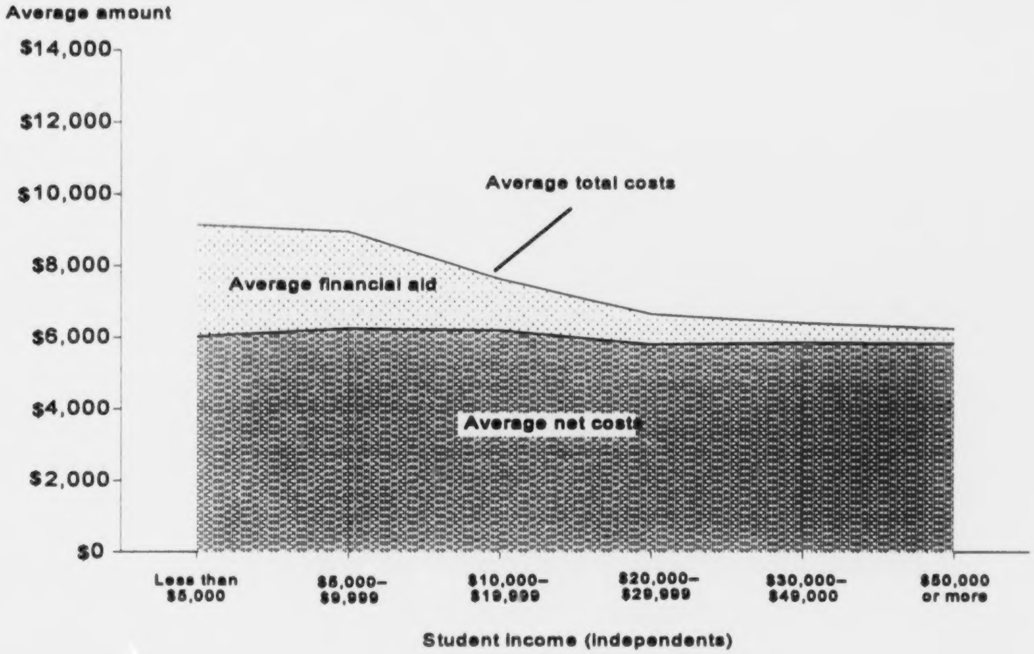
[23] These average relationships are correct, although some of the students within the various income groups may have received more in aid than they incurred in net costs. These patterns also differ between full-time, full-year students and those who were enrolled part time or part year. See tables 4.1g and 4.1h in the table compendium for net cost estimates by enrollment status, and table b3 in appendix B for the weighted distribution of students by income category.

Figure 2b—Average net costs, average financial aid, and average total costs among independent undergraduates, by student income: 1992–93



NOTE: Net cost is defined as total cost less all financial aid. The sample was restricted to students whose net costs were nonzero and nonmissing.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Among both dependent and independent undergraduates, the amount of financial aid received was closely tied to income: as income rose, the average amount of financial aid received by students declined. Among dependent students, both total average costs and average net costs generally rose with income (reflecting the greater probability of full-time, full-year enrollment among higher income undergraduates, their tendency to enroll in more costly institutions, and their lower likelihood of receiving financial aid). By contrast, average net costs did not vary much with income among independent undergraduates. However, the lack of variation in net costs among independent students largely reflects the lower average costs among higher income independent undergraduates, who were predominantly enrolled less than full time in 1992–93.

An interesting feature of the data displayed in figures 2a and 2b is that financial aid substantially reduced the variability in net costs among independent students, and among dependent students whose parents had incomes up to about $50,000. These results were achieved, in part, because students with lower incomes or from lower income families received more financial aid, on average, than did their higher income peers.[24] At the same time, however, some students from higher income families were able to get financial aid, presumably because the cost of attending the institution of their choice was high, or their family circumstances were unusual (such as having several family members in postsecondary education at the same time).

Net Costs by Income and Type of Institution

A more detailed look at net costs by family or student income and institution type shows that net costs increased with income among dependent students (because the expected family contribution increased with income), regardless of the type of institution attended (table 5). Hence, the apparent equalizing effects of financial aid among dependent students from families with incomes under $50,000, as shown in figure 2a, reflects not only the effects of financial aid but also the income distribution of students across institution types. Although net costs did not rise steeply among students from families with incomes under $50,000, they still trended upward with income, except at public 2-year institutions.

Table 5—Average net costs among dependent undergraduates, by family income level and type of institution: 1992–93

	All students	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Family or student income level					
Less than $10,000	$5,316	$4,763	$5,108	$6,593	$5,790
$10,000–$19,999	5,149	4,222	5,432	6,422	6,213
$20,000–$29,999	5,913	4,775	5,981	7,835	6,134
$30,000–$39,999	5,971	4,060	6,724	9,965	7,924
$40,000–$49,999	5,629	4,269	6,471	9,091	7,927
$50,000–$59,999	7,732	5,593	7,643	11,178	10,964
$60,000–$69,999	9,601	5,202	8,879	14,747	7,622
$70,000–$79,999	10,264	5,138	8,505	16,310	—
$80,000–$99,999	9,484	5,195	8,925	15,671	—
$100,000 or more	11,646	5,850	10,265	17,907	—

—Indicates too few cases for a reliable estimate.

NOTES: Net cost is defined as total costs less all financial aid. The sample for this table includes only those students whose net costs were nonzero and nonmissing.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Figure 3 contrasts average total costs with average net costs for dependent students in public 4-year and private, not-for-profit 4-year institutions by family income. This graph shows that the net cost curve for students in both institutions rose more steeply than the corresponding total cost curve. In other words, the net effects of financial aid were greater for students from lower income families than for students from higher income families at both institution types. Similar effects were evident at the other types of institutions as well.

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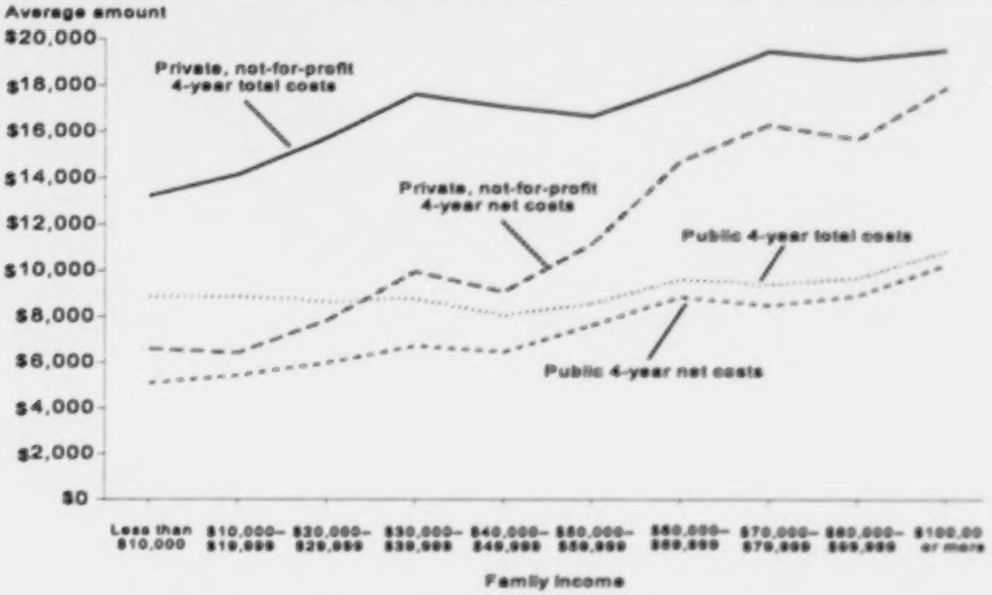
[24] These results also reflect the different institutional choices and attendance patterns of students at the different institutions. See tables 4.1g and 4.1h in the table compendium for more detail on this topic.

Figure 3—Average total and average net costs among dependent students at public 4-year and private, not-for-profit 4-year institutions, by family income: 1992–93



NOTE: Net cost is defined as total costs less all financial aid. The sample was restricted to students whose net costs were nonzero and nonmissing.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Among independent students, net costs declined as income increased for those enrolled in public 2-year institutions, again because most higher income students were enrolled part time (table 6). Net costs did not vary with income among independent students enrolled in private, not-for profit 4-year institutions, but they did increase with income among those at 4-year public and private, not-for-profit institutions.

Table 6—Average net costs among independent undergraduates, by student income level and type of institution: 1992–93

	All students	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Student income level					
Less than $5,000	$6,036	$4,783	$5,676	$7,868	$7,489
$5,000–$9,999	6,254	5,121	6,300	8,465	7,905
$10,000–$19,999	6,212	4,937	7,160	7,968	8,408
$20,000–$29,999	5,827	4,715	6,912	8,232	8,388
$30,000–$49,999	5,883	4,727	7,479	7,764	10,531
$50,000 or more	5,857	4,441	7,534	7,922	10,712

NOTE: Net cost is defined as total costs less all financial aid. The sample for this table includes only those students whose net costs were nonzero and nonmissing.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Thus far, net costs have been defined as total costs less total financial aid; however, there are many different ways net costs can be defined, depending upon what is being measured. For example, one might look at net costs as a measure of the total financial effort that students (and their families) make when paying for postsecondary education. In this case, it may make sense to calculate net costs by taking only grant aid into consideration (since this is the only type of aid that requires neither work nor repayment).

When net costs are defined as total costs less only grant aid received, net costs still increase with income among dependent students at each type of institution (table 7). But as one would expect given the data on the distribution of loan or work-study aid, the relative effects of excluding these aid types on net costs vary by type of institution. For example, net costs change very little at public 2-year institutions when loan and work-study aid are excluded, while the effects are more pronounced at the other institution types. The effects of excluding loan and work-study aid are especially large among dependent students from lower income families because of their greater reliance on financial aid.

Table 7—Average costs less the amount of all grant aid among dependent and independent undergraduates, by family or student income level and type of institution: 1992–93

	All students	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Family or student income level					
Dependent students					
Less than $10,000	$6,287	$4,769	$6,349	$8,474	$6,978
$10,000–$19,999	6,123	4,269	6,619	8,694	8,242
$20,000–$29,999	7,060	4,935	7,137	10,559	8,625
$30,000–$39,999	6,997	4,237	7,893	12,576	10,064
$40,000–$49,999	6,418	4,360	7,440	12,102	10,394
$50,000–$59,999	8,410	5,676	8,174	13,196	12,319
$60,000–$69,999	10,253	5,317	9,281	16,116	10,324
$70,000–$79,999	10,919	5,099	9,033	17,516	—
$80,000–$99,999	10,073	5,254	9,326	17,120	—
$100,000 or more	11,972	5,862	10,575	18,452	—
Independent students					
Less than $5,000	7,229	5,217	7,256	10,091	8,869
$5,000–$9,999	7,367	5,479	7,849	10,734	9,725
$10,000–$19,999	6,973	5,185	8,148	9,476	10,384
$20,000–$29,999	6,304	4,882	7,565	9,190	10,166
$30,000–$49,999	6,199	4,819	7,897	8,543	11,993
$50,000 or more	6,060	4,468	7,629	8,521	12,095

—Indicates too few cases for a reliable estimate.

NOTES: Net cost is defined in this table as total costs less grant aid only; loan and work-study aid are excluded. The sample for this table includes only those students whose net costs were nonzero and nonmissing.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

The effects of excluding loans and work-study are also large among independent students. For example, net costs do not vary among independent students at private, not-for-profit 4-year institutions when all types of aid are included; however, when aid is restricted to grants, net costs decline with increases in income among these students. Net costs are positively associated with increases in income at 4-year public institutions when all types of aid are included in the net cost calculation, but they do not vary when only grants are considered. Again, lower income students are more reliant on loan and work-study aid, and when these discretionary forms of aid are excluded from the net cost calculation, their net costs rise relative to the net costs of students with higher incomes.

Net Costs Among Aided and Nonaided Students

Once financial aid is taken into account, how do the net costs of education compare among aided and nonaided undergraduates? Table 8 shows both average total costs and average net costs for aided and nonaided undergraduates. Note that the average net costs for nonaided students are the same as total average costs (since there is no aid to "net" out), while net costs among aided students are defined here as total costs minus total financial aid.

Table 8—Average costs of postsecondary education among aided and nonaided undergraduates, by type of institution: 1992–93

	All students	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Aided students					
Total costs	$10,725	$7,411	$10,070	$15,885	$11,650
Total aid received	3,953	1,854	3,785	7,125	4,100
Net costs	6,772	5,558	6,284	8,759	7,550
Nonaided students					
Total and net costs	6,537	4,475	8,008	13,061	9,641
All students					
Net costs	6,630	4,750	7,259	10,520	8,161

NOTE: The student sample for this table has been restricted to those students whose net costs were nonzero and nonmissing so that total costs less financial aid will equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

In 1992–93, average total costs were higher among aided than nonaided undergraduates, mainly because a large majority of full-time, full-year students (the most costly enrollment pattern) received some type of financial aid. In other words, the difference in total costs is largely due to the different enrollment patterns of aided and nonaided students.[25] Once financial aid is taken into account, average net costs were similar for both aided ($6,772) and nonaided ($6,537) undergraduates. However, this pattern varied by type of institution. For example, aided students had higher net costs than nonaided students at public 2-year institutions (because full-time, full-year students were more likely than part-time or part-year students to receive aid), while aided students had lower average net costs at the other three institution types.[26]

When net cost is defined as total cost less only grant aid, the net cost patterns for aided and nonaided students change substantially. Figure 4 displays average net costs for aided and nonaided students, excluding all forms of financial aid except grants. With the exception of private, not-for-profit 4-year institutions, where net costs remained higher among nonaided students, net costs were either the same or higher among aided than among nonaided students when loans and work-study were not considered. Thus, aided students reduced their net costs below those of nonaided students by taking out loans or by working. These same options (less the federal subsidy) are also available to students who are not eligible for financial aid.

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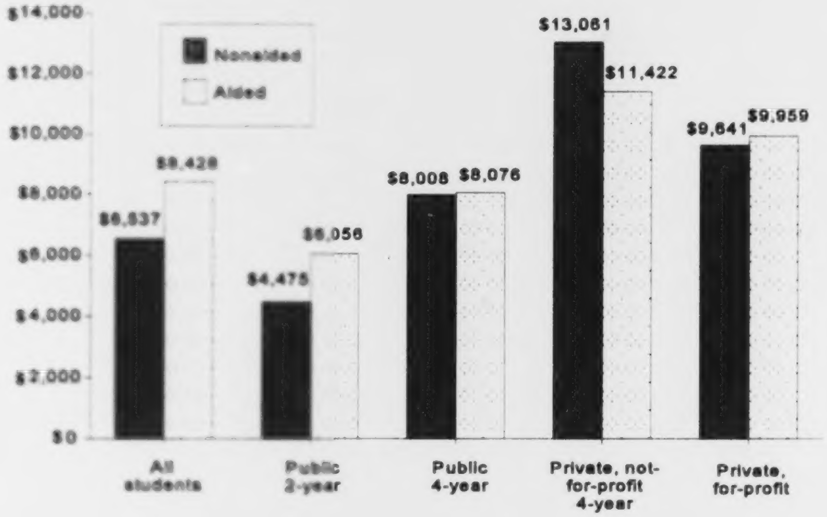
[25] For additional detail on the relationship between enrollment status and net costs, see tables 4.1g and 4.1h in the table compendium.

[26] One reason why net costs were higher among nonaided than aided undergraduates in public 4-year; private, not-for-profit 4-year; and private, for-profit institutions is that students who did not receive financial aid were disproportionately drawn from the higher income groups. Because of their higher incomes, their expected family contributions—and their net costs—were also higher.

Figure 4—Average net costs of postsecondary education excluding all aid except grants among aided and nonaided undergraduates, by type of institution: 1992–93



NOTE: The sample was restricted to students whose net costs were nonzero and nonmissing.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

One puzzling question that is raised by these net cost comparisons is why net costs are more or less the same among aided and nonaided students enrolled in the same type of institution.[27] There is no obvious reason why these results would occur, and other things equal, one would expect nonaided students to have higher average net costs than aided students who are enrolled in the same type of institution. One plausible explanation, which is consistent with the findings of this study, is that students alter their behavior, seek financial aid, or do both, so that they can attend an institution that is consistent with their degree objectives and their willingness to pay. By this reasoning, net cost reflects the upper bounds of what students enrolled in each institution type are willing to pay; if they are willing to pay more, they choose to attend a more costly institution, enroll full time, or live away from home.

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[27] Net costs were not the same among aided and nonaided students whose enrollment status and institution type were the same, however. Among full-time, full-year students who were enrolled in a public 2-year institution, for example, net costs (taking all financial aid into consideration) were $8,696 among nonaided students, and $7,614 among aided students. See tables 4.1g and 4.1h for more detailed information about enrollment status and net costs.

V. Conclusions

Discussions about the net cost of postsecondary education often revolve around student financial aid, primarily because enhancing access, choice, and persistence by reducing the net cost to students are the main goals of student financial aid. However, three-fifths of all undergraduates did not receive any financial aid in 1992–93, and among the two-fifths of undergraduates who did receive financial aid, the average amount of aid received was considerably less than half of the average total costs they incurred. Hence, most postsecondary costs were financed out of the resources of students and their families, and narrowly focusing on the effects of financial aid without considering the effects of students' decisions about where to enroll, whether to attend full time or part time, and whether to live on campus, off campus, or with parents or other relatives, ignores some of important ways in which students shape the net costs that they incur.

One important finding is that student financial aid reduced the variability of net costs among independent students at all income levels, and among dependent students whose parents had incomes up to about $50,000. This occurred because students with lower incomes or from lower income families received more financial aid, on average, than did students with higher incomes or from higher income families. However, a closer look at net costs by both income and type of institution shows that while financial aid reduced the average costs incurred by students in each institution type, net costs increased with income among dependent students, regardless of the type of institution attended. Hence, the apparent equalizing effects of financial aid among dependent students from families with incomes under $50,000 reflects not only the effects of financial aid but also the income distribution of students in the various institution types.

Among both dependent and independent students, those with lower incomes or from lower income backgrounds were more dependent on student financial aid than were higher income students and students from higher income backgrounds. Moreover, lower income students were substantially more dependent upon loans and work-study aid than their higher income peers.

Finally, the comparison of net costs among aided and nonaided students raises an interesting question: Why are the average net costs of these different groups about the same when they attend similar institutions? One interpretation is that net costs represent the upper bounds of what students who enroll in a particular type of institution are willing to pay. If this is right, one would expect to find that aided and nonaided students exhibited different enrollment behaviors; otherwise, nonaided students would have higher average net costs than aided students. In fact, aided undergraduates were more likely than nonaided undergraduates to be full-time, full-year students, while nonaided undergraduates were more likely than aided undergraduates to be part-time or part-year students. At the same time, the fact that receipt of aid is associated with more intensive postsecondary attendance patterns underlines the importance of financial aid. Thus, what students and their families ultimately pay for undergraduate education—their net costs—reflects not only the receipt of financial aid but also the institutions, attendance patterns, and living arrangements they choose.

Table Compendium

This compendium of tables illustrates the level of detail that can be achieved in an analysis using the NPSAS:93 data as well as the broad scope of the information in the NPSAS:93 files. The tables presented here are intended to provide an overview of student financing of undergraduate education. Many topics are not addressed, and some of the ones that are could profitably be explored in greater detail than was possible in this report. However, these tables do address many of the most common concerns about student financing of undergraduate education, and provide a starting point for more detailed analyses.

Four topics are summarized in the tables in this compendium: student demographics, the costs of postsecondary education, the distribution of financial aid, and the net costs of postsecondary education. In addition, each of these four sections is prefaced by a series of bullets that highlight the findings of the section.

Section 1

Demographic Characteristics

Dependency Status

- Slightly more than 46 percent of all undergraduates were considered financially dependent for financial aid purposes, while 32 percent were independent with dependents of their own and the remaining 21 percent of all students were independent without dependents. The distribution of undergraduates by age reflects the distribution of students by dependency status, since all students over 24 years of age are defined as financially independent for aid eligibility, and only a minority (13 percent) of those under 24 met the criteria for financial independence. (table 1.1)

- Institutions with longer programs of study were more likely to enroll dependent students than were less-than-4-year institutions. (table 1.1) Half of all students at less-than-2-year institutions were financially independent and had dependents of their own. In fact, students at less-than-2-year institutions were more likely to be independents with dependents than to not have dependents or be financially dependent themselves. (table 1.5)

- Dependency status varied with institutional control. Students at private not-for-profit institutions were more likely to be dependents than those at other types of institutions. Seventy percent of enrollees in private for-profit institutions were financially independent. (table 1.1)

- Dependency status was also related to attendance patterns. Nearly three out of four undergraduates who attended school full-time for the entire 1992–93 school year were financially dependent. Undergraduates who were independent with dependents, on the other hand, were more likely to attend part-time than full-time for either all or part of the year, and to attend for only part of the school year (either as full- or part-time students) than to attend throughtout the school year. (table 1.1)

Attendance Status

- About 46 percent of all undergraduates enrolled during the 1992–93 academic year attended school full-time for any part of the year. For independent students, attendance status was related to income. As income increased, independent students were less likely to attend full-time for the entire year, and more likely to enroll only part-time for part of the year. (table 1.1)

- Attendance patterns were also related to level and control of the institution. Undergraduates in private, not-for-profit institutions were more likely than those in public or private for-profit institutions to attend full-time throughout the year. Also, students in 4-or-more year institutions were more likely than those in less-than-4-year institutions to attend full-time throughout the year. (table 1.1)

Residence

- In the 1992–93 academic year over half of all undergraduates lived off-campus (59 percent). Students at private not-for-profit institutions (who were more likely to be dependent) were less likely than those at public and private, for-profit institutions to live off-campus and more likely to live on-campus. Students at 4-year institutions were more likely to live on-campus, and less likely to live off-campus or with their parents than those at less-than-4-year institutions. (table 1.1)

Race-Ethnicity

- The racial distribution of undergraduates varied by institution type. White students were more likely to attend public or private not-for-profit institutions than private for-profit ones, while black students were more likely to attend private for-profit institutions than public or private not-for-profit institutions. The same pattern was reflected by institution level: white students were most likely to attend 2-year-or-more schools, while black students were most likely to attend less-than-2-year institutions (most private for-profits are less than 2 years (see table 1.5).[28] (table 1.2)

Gender

- Overall, more undergraduates were women than men. Older undergraduates in particular were more likely to be women than men. As the age of undergraduates increased, the proportion of women in each age group also increased. (table 1.2)
- Male and female undergraduates' attendance patterns varied by the length of the longest program offered at an institution. Females were more likely to attend less-than-2-year institutions than 2-year or more, while males more often attended 2-year or 4-year institutions than less-than-2-year ones. (table 1.2)

Income

- Student and family income were both associated with institutional control. Both dependent and independent students at lower income levels were more likely to enroll in private for-profit institutions than public or private not-for-profit institutions. At the upper income levels, however, patterns for independent and dependent students diverged. Dependent students were most likely to attend a private not-for profit, while independent students with higher incomes were equally likely to attend a private not-for-profit as a public institution. (tables 1.3 and 1.4)

Institution Level and Control

- Only 6 percent of all undergraduates attended an institution whose longest course lasted less than two years. The remaining students were about evenly divided between

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[28] This may be in large part the result of the correlation between race and income: as income increased, a greater proportion of undergraduates were white and a smaller proportion black (see table 1.3). Lower income students were more likely to attend private for-profit institutions. (table 1.2)

2-year institutions and 4-year institutions. Three quarters of all undergraduates attended public institutions; these were most likely to be 2-year institutions. (table 1.5)

- As the level of parent's education increased, the likelihood of an undergraduate attending a 4-year institution also increased. Similarly, the likelihood of an undergraduate's attending a private not-for-profit institution increased with parent's education level. (table 1.5)

Table 1.1—Percentage distribution of undergraduate students by dependency status, attendance patterns, and residence, by student and institutional characteristics: 1992–93

	Dependency Status			Attendance Patterns				Residence			
	Dependent	Independent without dependents	Independent with dependents	Full-time, full-year	Full-time, part-year	Part-time, full-year	Part-time, part-year	On campus	Off campus	With parents	With relatives/ other
Total	47.9	20.5	31.6	32.8	13.4	25.6	28.1	12.8	58.8	25.9	2.4
Type of institution											
Public											
Less-than-2-year	26.8	23.1	50.1	19.4	20.6	20.5	39.5	1.0	67.3	28.5	3.2
2-year	37.3	22.7	40.0	14.9	8.7	34.0	42.4	2.5	62.7	31.9	3.0
4-year nondoctoral granting	55.8	19.9	24.3	45.0	11.7	24.2	19.2	17.3	55.5	24.9	2.3
4-year doctoral granting	68.0	17.0	14.9	54.1	13.1	18.7	14.1	22.7	58.1	17.6	1.6
Private, not for profit											
Less-than-4-year	38.5	20.8	40.7	23.9	18.3	25.6	32.2	5.9	67.6	24.3	2.2
4-year nondoctoral granting	54.2	17.8	28.0	46.8	13.9	20.5	18.9	33.6	46.6	18.2	1.6
4-year doctoral	70.3	14.9	14.8	63.5	10.3	15.3	10.8	38.1	45.9	15.1	1.0
Private, for profit											
Less-than-2-year	26.5	20.9	52.5	29.5	50.7	8.6	11.2	3.2	63.8	29.6	3.3
2-years-or-more	36.5	26.0	37.4	32.3	35.6	12.9	19.2	2.9	64.8	29.2	3.2
Level of institution											
Less-than-2-years	26.5	21.5	52.0	26.7	43.0	12.0	18.2	2.8	65.0	29.1	3.2
2- to 3-years	37.5	22.7	39.8	16.0	10.4	32.7	41.0	2.5	62.6	31.9	3.0
4-or-more-years	61.5	18.0	20.5	50.8	12.7	20.2	16.4	24.7	54.2	19.5	1.7
Control of institution											
Public	47.5	20.9	31.6	29.3	10.5	28.5	31.7	9.7	60.5	27.3	2.5
Private, not-for-profit	58.6	17.0	24.4	50.7	13.0	19.1	17.3	32.4	48.5	17.7	1.4
Private, for-profit	30.7	23.1	46.2	30.7	44.4	10.4	14.5	3.1	64.2	29.5	3.3
Type of institution (4-year aggregates)											
Public, 4-year	62.8	18.3	18.9	50.2	12.5	21.0	16.3	20.4	57.0	20.7	1.9
Private, not for profit, 4-year	60.8	16.6	22.5	53.7	12.4	18.3	15.6	35.4	46.3	16.9	1.4

Table 1.1—Percentage distribution of undergraduate students by dependency status, attendance patterns, and residence, by student and institutional characteristics: 1992-93—Continued

	Dependency Status			Attendance Patterns				Residence			
	Dependent	Independent without dependents	Independent with dependents	Full-time, full-year	Full-time, part-year	Part-time, full-year	Part-time, part-year	On campus	Off campus	With parents	With relatives/ other
Income and dependency status											
Dependent											
Less than $10,000	100.0	0.0	0.0	44.0	23.3	16.8	16.0	21.5	29.8	47.2	1.6
$10,000-$19,999	100.0	0.0	0.0	42.5	17.5	19.6	20.4	21.8	27.3	48.1	2.8
$20,000-$29,999	100.0	0.0	0.0	47.8	15.4	19.6	17.2	24.3	29.9	43.8	2.0
$30,000-$39,999	100.0	0.0	0.0	43.6	16.5	18.6	21.4	20.7	25.6	51.7	2.0
$40,000-$49,999	100.0	0.0	0.0	39.4	13.4	23.8	23.5	17.1	30.7	50.0	2.3
$50,000-$59,999	100.0	0.0	0.0	53.8	14.5	18.5	13.2	26.3	39.8	32.6	1.3
$60,000-$69,999	100.0	0.0	0.0	62.4	8.9	16.7	11.9	31.0	38.5	29.4	1.1
$70,000-$79,999	100.0	0.0	0.0	62.5	11.8	14.1	11.7	36.7	33.3	28.8	1.3
$80,000-$99,999	100.0	0.0	0.0	58.1	11.5	17.6	12.8	31.8	36.0	31.2	1.0
$100,000 or more	100.0	0.0	0.0	61.4	11.6	15.0	12.0	34.5	40.5	24.2	0.8
Independent											
Less than $5,000	0.0	56.5	43.5	35.9	23.9	20.2	20.0	10.1	63.2	23.3	3.4
$5,000-$9,999	0.0	52.0	48.0	31.3	21.3	22.3	25.1	5.0	71.9	20.1	3.0
$10,000-$19,000	0.0	56.3	43.7	18.8	15.0	31.1	35.0	2.1	74.2	20.5	3.1
$20,000-$29,999	0.0	50.1	49.9	12.3	8.8	36.9	42.0	1.5	86.4	9.1	3.0
$30,000-$49,999	0.0	14.8	85.2	8.6	6.8	35.5	49.0	0.7	93.4	3.3	2.6
$50,000 or more	0.0	4.2	95.8	7.4	6.0	35.4	51.2	0.5	95.7	0.9	3.0
Gender											
Male	52.4	23.4	24.2	35.0	14.0	24.1	27.0	14.0	55.8	27.9	2.3
Female	44.4	17.9	37.7	31.1	12.9	26.9	29.0	11.9	61.2	24.4	2.5
Race-ethnicity											
White, non-Hispanic	48.0	20.4	31.6	33.2	12.6	25.9	28.3	12.5	60.9	24.5	2.1
Black, non-Hispanic	41.0	21.5	37.5	30.3	18.2	22.2	29.3	15.5	54.0	26.8	3.7
Hispanic	48.5	17.0	34.5	26.9	13.6	28.9	30.6	6.2	51.4	39.3	3.2
Asian/Pacific Islander	59.2	18.5	22.2	37.3	11.0	29.8	21.9	13.9	47.5	34.6	4.0
American Indian	30.1	27.0	42.9	28.0	19.2	17.8	35.0	11.6	68.6	16.2	3.6
Attendance-adjusted total costs											
Less than $4,000	36.9	24.5	38.7	4.5	9.4	20.2	65.9	2.3	60.6	34.2	2.9
$4,000-$7,999	50.2	20.8	29.0	23.7	20.2	33.5	22.6	10.4	55.0	32.2	2.4
$8,000-$11,999	53.8	19.1	27.1	48.2	15.0	29.7	7.1	16.5	60.4	20.8	2.3
$12,000-$15,999	48.5	19.4	32.1	59.3	11.9	25.4	3.4	18.6	66.1	13.4	1.8
$16,000 or more	60.2	12.1	27.7	80.2	6.5	12.8	0.5	34.5	54.3	9.7	1.5

Table 1.1—Percentage distribution of undergraduate students by dependency status, attendance patterns, and residence, by student and institutional characteristics: 1992–93—Continued

	Dependency Status			Attendance Patterns				Residence			
	Dependent	Independent without dependents	Independent with dependents	Full-time, full-year	Full-time, part-year	Part-time, full-year	Part-time, part-year	On campus	Off campus	With parents	With relatives/other
Age as of 12/31/92											
23 years or younger	86.9	5.5	7.6	47.6	15.1	19.6	17.7	21.8	37.6	38.7	1.9
24–29 years	0.0	56.4	43.6	19.4	13.3	31.5	35.8	2.9	74.3	19.5	3.2
30–39 years	0.0	28.6	71.4	14.7	10.7	33.5	41.1	1.3	90.1	6.0	2.6
40 years or older	0.0	27.1	72.9	7.9	9.2	34.7	48.2	0.9	93.3	2.5	3.4
Tuition and fees											
Less than $500	30.2	24.4	45.4	5.1	7.6	27.8	59.5	2.3	69.0	26.0	2.8
$500–$999	42.5	22.2	35.3	15.1	17.0	37.9	30.0	4.8	59.4	33.0	2.7
$1,000–$1,999	53.6	20.1	26.3	42.3	14.6	30.3	12.7	10.0	56.7	30.8	2.5
$2,000–$3,999	61.0	18.2	20.8	57.9	16.4	19.5	6.3	19.8	55.6	22.5	2.2
$4,000–$7,999	53.2	17.9	28.8	54.6	23.2	15.2	7.0	21.8	54.1	21.9	2.2
$8,000 or more	82.6	9.7	7.8	80.7	10.8	7.1	1.4	49.3	34.7	15.1	0.9
Independent student total income percentile rank											
Lowest quartile	0.0	54.5	45.5	32.5	21.9	22.0	23.6	7.1	67.9	21.7	3.2
Middle quartiles	0.0	48.1	51.9	14.7	11.5	33.8	40.0	1.7	82.2	13.2	2.9
Highest quartile	0.0	6.0	94.0	7.8	6.2	36.0	50.0	0.6	95.0	1.5	2.9
Parent's total income percentile rank											
Lowest quartile	100.0	0.0	0.0	44.1	18.1	19.2	18.6	22.0	28.9	46.8	2.3
Middle quartiles	100.0	0.0	0.0	45.6	14.6	20.6	19.2	21.4	31.9	44.8	1.9
Highest quartile	100.0	0.0	0.0	63.1	10.5	15.0	11.4	34.4	38.3	26.4	0.9
Local residence											
On campus	88.7	7.8	3.6	69.9	14.3	9.1	6.8	100.0	0.0	0.0	0.0
Off campus	27.6	24.4	48.0	25.3	12.4	28.5	33.8	0.0	100.0	0.0	0.0
With parents	75.0	17.3	7.7	32.7	14.9	27.0	25.5	0.0	0.0	100.0	0.0
With relatives/other	35.5	25.7	38.8	20.8	17.6	30.0	31.6	0.0	0.0	0.0	100.0
Attendance pattern											
Full-time, full-year	72.2	13.1	14.7	100.0	0.0	0.0	0.0	27.4	45.3	25.8	1.5
Full-time, part-year	50.5	19.7	29.8	0.0	100.0	0.0	0.0	13.7	54.4	28.8	3.2
Part-time, full-year	36.4	24.3	39.3	0.0	0.0	100.0	0.0	4.6	65.3	27.3	2.8
Part-time, part-year	29.0	25.5	45.5	0.0	0.0	0.0	100.0	3.1	70.7	23.5	2.7

Table 1.1—Percentage distribution of undergraduate students by dependency status, attendance patterns, and residence, by student and institutional characteristics: 1992-93—Continued

	Dependency Status			Attendance Patterns				Residence			
	Dependent	Independent without dependents	Independent with dependents	Full-time, full-year	Full-time, part-year	Part-time, full-year	Part-time, part-year	On campus	Off campus	With parents	With relatives/ other
Parent's education											
Less than high school diploma	20.9	17.7	61.5	18.4	13.5	29.5	38.6	4.1	72.2	19.6	4.1
High school diploma/GED	41.0	18.6	40.5	27.8	12.6	27.0	32.6	9.0	60.3	28.0	2.8
Some PSE, less than bachelor's	54.0	16.3	29.7	33.0	13.1	25.8	28.1	12.4	51.6	33.8	2.3
Bachelor's degree	61.1	16.5	22.4	39.7	11.0	23.9	25.4	18.0	52.8	26.8	2.4
Advanced degree	64.9	15.5	19.6	45.0	11.4	22.0	21.6	24.3	52.9	21.2	1.5

NOTE: A representative table of weighted N's for the variables in this table appears in Appendix B.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 1.2—Percentage distribution of undergraduate students by race-ethnicity, gender, and citizenship, by student and institutional characteristics: 1992–93

	Race-ethnicity					Gender		Citizenship		
	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/ Pacific Islander	American Indian	Male	Female	U.S. citizen	Eligible noncitizen	Other
Total	76.8	10.3	8.0	4.0	0.9	44.5	55.5	94.0	4.1	1.8
Type of institution										
Public										
Less-than-2-year	67.8	16.0	10.4	3.4	2.4	41.2	58.8	93.1	6.1	0.8
2-year	77.5	8.7	8.8	3.9	1.1	44.0	56.0	93.9	4.8	1.3
4-year, nondoctoral granting	78.6	10.0	7.3	3.2	0.9	44.6	55.4	95.4	3.3	1.3
4-year, doctoral granting	80.9	9.0	4.7	4.7	0.7	49.9	50.1	95.3	2.1	2.6
Private, not for profit										
Less-than-4-year	81.9	5.2	8.2	1.5	3.2	36.5	63.5	94.6	3.6	1.8
4-year, nondoctoral granting	75.8	12.3	9.2	2.3	0.4	41.7	58.3	96.4	1.4	2.2
4-year doctoral granting	77.2	9.1	5.5	7.7	0.5	49.0	51.0	91.5	4.4	4.1
Private, for profit										
Less-than-2-year	59.5	25.2	10.9	3.7	0.6	25.9	74.1	88.5	10.5	0.9
2-years-or-more	66.2	16.1	12.7	4.3	0.7	50.5	49.5	88.5	7.6	3.9
Level of institution										
Less-than-2-years	61.9	22.4	10.9	3.7	1.1	30.6	69.4	89.3	9.8	0.9
2- to 3-years	77.0	8.9	9.0	3.8	1.2	44.1	55.9	93.9	4.8	1.4
4-or-more-years	78.7	10.0	6.4	4.2	0.7	46.7	53.3	94.8	2.8	2.4
Control of institution										
Public	78.3	9.1	7.6	4.0	1.0	45.5	54.5	94.5	3.9	1.6
Private, not-for-profit	76.9	10.4	7.8	4.2	0.7	43.9	56.1	94.4	2.7	2.8
Private, for-profit	62.3	21.4	11.7	4.0	0.6	36.1	63.9	88.5	9.3	2.2
Type of institution (4-year aggregates)										
Public, 4-year	79.9	9.4	5.8	4.1	0.8	47.7	52.3	95.3	2.6	2.0
Private, not for profit, 4-year	76.3	11.0	7.7	4.5	0.4	44.7	55.3	94.4	2.6	3.0

Table 1.2—Percentage distribution of undergraduate students by race-ethnicity, gender, and citizenship, by student and institutional characteristics: 1992-93—Continued

	Race-ethnicity					Gender		Citizenship		
	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/ Pacific Islander	American Indian	Male	Female	U.S. citizen	Eligible noncitizen	Other
Income and dependency status										
Dependent										
Less than $10,000	52.6	19.5	20.1	7.0	0.8	42.4	57.6	87.6	10.0	2.3
$10,000-$19,999	56.0	18.6	16.8	7.4	1.3	44.4	55.6	89.6	7.8	2.6
$20,000-$29,999	66.6	13.6	14.0	4.8	1.0	46.5	53.5	93.7	4.8	1.5
$30,000-$39,999	78.6	8.4	8.1	4.4	0.4	48.3	51.7	95.6	3.1	1.3
$40,000-$49,999	78.4	8.6	7.1	4.8	1.1	48.0	52.0	95.8	2.9	1.3
$50,000-$59,999	82.5	5.9	6.1	5.1	0.3	50.2	49.8	94.9	2.3	2.7
$60,000-$69,999	85.7	4.4	3.9	5.6	0.3	51.6	48.4	94.7	1.9	3.4
$70,000-$79,999	88.1	5.3	2.3	4.0	0.3	50.9	49.1	98.7	0.2	1.1
$80,000-$99,999	90.5	3.2	3.4	2.8	0.1	52.9	47.1	98.9	0.5	0.5
$100,000 or more	87.7	2.3	3.6	6.4	0.1	53.2	46.8	95.5	2.0	2.4
Independent										
Less than $5,000	66.8	18.9	9.2	3.5	1.5	38.9	61.1	92.1	6.3	1.6
$5,000-$9,999	71.8	13.7	8.9	3.5	2.1	40.8	59.3	91.4	7.5	1.2
$10,000-$19,000	73.4	13.9	8.1	3.3	1.3	43.1	56.9	91.8	5.9	2.3
$20,000-$29,999	77.3	10.0	8.1	3.0	1.7	42.3	57.7	93.8	4.3	2.0
$30,000-$49,999	80.7	8.7	7.3	2.6	0.8	39.5	60.5	96.0	2.9	1.1
$50,000 or more	85.3	5.8	5.2	3.3	0.5	37.5	62.5	97.5	2.3	0.2
Gender										
Male	77.8	8.8	8.1	4.5	0.8	100.0	0.0	93.2	4.4	2.3
Female	76.0	11.4	7.9	3.6	1.0	0.0	100.0	94.7	3.9	1.4
Dependency status for financial aid										
Dependent	77.4	8.9	8.1	5.0	0.6	48.6	51.4	94.3	3.5	2.2
Independent without dependents	77.5	10.9	6.7	3.7	1.3	51.1	48.9	93.1	4.5	2.4
Independent with dependents	75.5	12.0	8.5	2.8	1.3	34.0	66.0	94.2	4.8	1.0
Attendance-adjusted total costs										
Less than $4,000	76.8	9.6	9.3	3.4	1.0	43.5	56.5	94.9	4.0	1.1
$4,000-$7,999	75.3	10.8	9.2	3.8	1.0	44.3	55.7	94.0	4.6	1.5
$8,000-$11,999	77.3	10.9	6.8	4.2	0.8	44.8	55.2	94.7	3.5	1.8
$12,000-$15,999	78.2	11.0	5.7	3.9	1.2	44.9	55.1	92.6	4.7	2.7
$16,000 or more	78.1	9.2	5.7	6.2	0.7	47.1	52.9	92.0	4.4	3.6

Table 1.2—Percentage distribution of undergraduate students by race-ethnicity, gender, and citizenship, by student and institutional characteristics: 1992-93—Continued

	Race–ethnicity					Gender		Citizenship		
	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/ Pacific Islander	American Indian	Male	Female	U.S. citizen	Eligible noncitizen	Other
Age as of 12/31/92										
23 years or younger	76.3	9.9	8.4	4.8	0.7	47.5	52.5	94.2	3.7	2.0
24–29 years	74.6	11.4	8.2	4.3	1.5	47.4	52.6	92.1	5.4	2.5
30–39 years	77.7	10.9	7.8	2.4	1.3	39.1	60.9	93.8	5.0	1.2
40 years or older	81.7	9.4	5.5	2.3	1.0	33.5	66.4	96.1	3.1	0.8
Tuition and fees										
Less than $500	75.1	9.2	10.3	4.0	1.4	43.6	56.4	93.9	4.9	1.3
$500–$999	78.1	10.3	7.7	2.9	1.0	42.5	57.5	95.7	2.8	1.5
$1,000–$1,999	78.8	8.6	7.9	3.7	0.9	45.8	54.3	95.2	3.5	1.3
$2,000–$3,999	78.5	11.3	6.0	3.7	0.6	45.2	54.8	94.3	4.2	1.5
$4,000–$7,999	70.1	18.2	6.3	4.8	0.6	43.4	56.6	91.1	5.0	3.9
$8,000 or more	81.4	6.6	4.9	6.6	0.4	49.1	50.9	92.1	4.0	3.9
Independent student total income percentile rank										
Lowest quartile	69.5	16.0	9.2	3.5	1.8	40.4	59.6	91.9	6.8	1.4
Middle quartiles	75.7	11.9	8.0	3.1	1.4	42.0	58.0	93.1	4.8	2.1
Highest quartile	84.0	6.7	6.1	2.7	0.6	38.4	61.6	97.0	2.5	0.5
Parent's total income percentile rank										
Lowest quartile	58.7	17.0	16.7	6.6	1.1	44.6	55.4	90.5	7.3	2.2
Middle quartiles	79.8	7.8	7.2	4.6	0.6	48.9	51.1	95.4	2.8	1.8
Highest quartile	87.5	3.8	3.4	5.1	0.2	52.1	47.9	96.5	1.4	2.1
Local residence										
On campus	77.8	12.8	4.0	4.5	0.9	48.4	51.6	95.9	1.8	2.3
Off campus	79.3	9.4	6.9	3.2	1.1	42.3	57.8	94.0	4.1	1.9
With parents	71.7	10.5	11.9	5.3	0.6	47.8	52.2	93.5	5.1	1.4
With relatives/other	66.0	15.6	10.4	6.5	1.4	42.3	57.7	89.2	8.0	2.8
Attendance pattern										
Full-time, full-year	78.4	9.6	6.6	4.6	0.8	47.4	52.6	94.1	3.6	2.3
Full-time, part-year	73.0	14.1	8.2	3.3	1.4	46.5	53.5	92.6	5.2	2.2
Part-time, full-year	77.0	8.8	8.9	4.6	0.7	41.8	58.2	93.7	4.4	1.9
Part-time, part-year	76.6	10.6	8.6	3.1	1.2	42.8	57.2	95.0	4.0	1.1

Table 1.2—Percentage distribution of undergraduate students by race-ethnicity, gender, and citizenship, by student and institutional characteristics: 1992-93—Continued

	Race-ethnicity					Gender		Citizenship		
	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/ Pacific Islander	American Indian	Male	Female	U.S. citizen	Eligible noncitizen	Other
Parent's education										
Less than high school diploma	52.3	14.9	25.7	5.5	1.6	36.2	63.8	87.8	10.4	1.8
High school diploma/GED	76.8	10.4	8.1	3.6	1.2	43.2	56.8	95.5	3.3	1.2
Some PSE, less than bachelor's	77.2	11.2	7.4	3.0	1.2	42.8	57.2	96.6	2.3	1.1
Bachelor's degree	78.8	7.6	5.9	7.0	0.7	50.8	49.2	93.3	4.0	2.7
Advanced degree	83.1	6.4	4.3	5.4	0.7	49.0	51.0	95.6	2.1	2.2

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 1.3—Percentage distribution of financially dependent undergraduate students by family income, by *student and institutional characteristics: 1992–93*

	Less than $10,000	$10,000–$24,999	$25,000–39,999	$40,000–59,999	$60,000–79,999	$80,000 or more
Total	6.2	14.8	20.1	31.9	14.8	12.2
Type of institution						
Public						
Less-than-2-year	4.8	10.5	29.6	45.6	6.6	3.0
2-year	5.2	16.0	24.4	36.6	9.7	8.0
4-year, nondoctoral granting	7.0	15.8	18.5	33.1	13.6	12.1
4-year, doctoral granting	4.6	11.9	16.8	32.2	18.5	16.1
Private, not for profit						
Less-than-4-year	9.9	19.1	20.1	34.1	11.5	5.3
4-year nondoctoral granting	8.0	17.5	17.7	23.8	19.2	13.8
4-year doctoral granting	3.6	9.3	13.2	23.3	27.8	22.8
Private, for profit						
Less-than-2-year	21.6	23.7	27.4	20.4	3.9	3.0
2-years-or-more	15.2	20.8	26.7	24.6	8.3	4.5
Level of institution						
Less-than-2-years	17.2	20.3	27.9	26.9	4.7	3.1
2- to 3-years	6.0	16.4	24.5	35.9	9.6	7.7
4-or-more-years	5.7	13.5	16.9	29.7	18.7	15.5
Control of institution						
Public	5.4	14.6	20.7	34.5	13.4	11.4
Private, not-for-profit	6.2	13.9	15.9	24.3	22.5	17.2
Private, for-profit	18.4	22.2	27.0	22.5	6.1	3.8
Type of institution (4-year aggregates)						
Public, 4-year	5.5	13.4	17.4	32.5	16.6	14.6
Private, not for profit, 4-year	5.9	13.6	15.6	23.6	23.3	18.1
Local residence						
On campus	5.3	14.0	17.3	27.5	19.6	16.4
Off campus	5.6	12.6	16.7	34.0	16.7	14.4
With parents	7.2	16.7	24.5	32.8	10.6	8.2
With relatives/other	5.6	23.6	21.1	33.8	9.8	6.2
Gender						
Male	5.3	13.8	19.6	32.2	15.7	13.3
Female	6.9	15.7	20.5	31.7	14.1	11.2
Race-ethnicity						
White, non-Hispanic	4.2	11.3	19.8	33.7	16.8	14.3
Black, non-Hispanic	13.1	26.8	22.8	25.9	7.7	3.6
Hispanic	14.2	27.1	23.1	24.8	5.8	5.0
Asian/Pacific Islander	8.2	18.9	17.0	30.3	14.4	11.4
American Indian	7.5	29.1	16.4	37.6	7.7	1.7
Attendance-adjusted total costs						
Less than $4,000	5.5	14.3	24.9	38.1	9.9	7.3
$4,000–$7,999	7.1	17.3	19.4	33.7	12.7	9.8
$8,000–$11,999	7.4	15.8	19.9	29.7	15.2	11.9
$12,000–$15,999	5.9	13.2	18.7	27.5	18.1	16.7
$16,000 or more	3.8	10.4	15.2	24.8	24.2	21.7

Table 1.3—Percentage distribution of financially dependent undergraduate students by family income, by student and institutional characteristics: 1992-93—Continued

	Less than $10,000	$10,000-$24,999	$25,000-39,999	$40,000-59,999	$60,000-79,999	$80,000 or more
Tuition and fees						
Less than $500	6.1	16.5	22.6	37.8	8.8	8.2
$500-$999	4.8	16.0	25.7	33.8	11.2	8.5
$1,000-$1,999	6.7	15.2	20.4	33.1	13.7	10.9
$2,000-$3,999	7.5	14.8	17.7	31.1	16.4	12.6
$4,000-$7,999	8.2	15.5	19.6	26.6	16.2	13.9
$8,000 or more	3.4	10.5	15.1	25.4	25.0	20.6
Attendance pattern						
Full-time, full-year	5.4	13.3	18.0	29.7	18.8	14.8
Full-time, part-year	9.9	17.4	22.1	30.8	10.1	9.8
Part-time, full-year	5.4	14.9	20.4	36.2	12.6	10.5
Part-time, part-year	5.7	16.2	24.0	35.0	10.3	8.9
Parent's education						
Less than high school diploma	22.5	29.6	20.7	21.2	3.8	2.2
High school diploma/GED	6.9	20.2	27.5	31.5	9.4	4.4
Some PSE, less than bachelor's	4.4	14.4	22.9	36.7	14.2	7.4
Bachelor's degree	2.9	8.9	17.0	32.6	20.6	17.9
Advanced degree	2.2	4.1	11.1	29.0	23.1	30.5

NOTE: Students 24 years old or older are considered financially independent for financial aid purposes.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 1.4—Percentage distribution of financially independent undergraduate students by student and spouse income, by student and institutional characteristics: 1992–93

	Less than $5,000	$5,000–9,999	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000 or more
Total	11.5	13.1	22.4	18.6	23.4	11.1
Type of institution						
Public						
Less-than-2-year	10.1	14.0	30.5	19.1	17.9	8.4
2-year	7.2	10.4	21.1	20.8	27.9	12.6
4-year, nondoctoral granting	13.6	14.8	24.5	17.6	19.9	9.6
4-year, doctoral granting	17.6	18.5	25.6	13.6	16.8	7.9
Private, not for profit						
Less-than-4-year	12.1	16.9	22.3	18.1	23.3	7.3
4-year, nondoctoral granting	13.4	10.8	18.2	18.5	23.4	15.7
4-year, doctoral granting	14.1	12.4	22.4	18.2	19.8	13.1
Private, for profit						
Less-than-2-year	25.7	23.1	23.8	12.6	11.1	3.8
2-years-or-more	17.5	15.4	26.0	16.0	16.1	9.0
Level of institution						
Less-than-2-years	21.8	20.7	25.4	14.3	12.9	4.9
2- to 3-years	7.8	10.9	21.5	20.5	27.1	12.1
4-or-more-years	14.9	14.7	23.1	16.5	19.8	11.0
Control of institution						
Public	9.7	12.3	22.5	19.2	24.9	11.4
Private, not-for-profit	13.4	12.2	19.9	18.3	22.4	13.8
Private, for-profit	22.6	20.1	24.6	13.9	13.0	5.8
Type of institution (4-year aggregates)						
Public, 4-year	15.6	16.6	25.0	15.6	18.3	8.8
Private, not-for-profit, 4-year	13.1	12.1	19.1	18.4	23.4	14.0
Local residence						
On campus	41.3	23.6	17.1	10.3	5.7	2.0
Off campus	8.9	11.5	20.3	19.6	26.7	13.0
With parents	21.5	21.1	36.9	13.6	6.2	0.8
With relatives/other	13.3	13.1	23.5	18.7	20.3	11.1
Gender						
Male	10.9	13.1	23.7	19.3	22.7	10.3
Female	11.8	13.0	21.5	18.1	23.9	11.8
Race–ethnicity						
White, non-Hispanic	10.0	12.2	21.4	18.7	25.0	12.6
Black, non-Hispanic	18.6	15.4	26.7	16.0	17.7	5.6
Hispanic	13.4	14.8	23.2	19.0	22.1	7.5
Asian/Pacific Islander	12.7	14.4	23.6	17.6	19.9	11.8
American Indian	13.6	21.3	22.0	24.3	14.2	4.7
Attendance-adjusted total costs						
Less than $4,000	5.7	7.4	20.1	21.2	30.4	15.2
$4,000–$7,999	13.1	14.6	23.2	18.9	20.7	9.6
$8,000–$11,999	16.7	18.4	24.8	15.8	16.7	7.6
$12,000–$15,999	17.3	17.7	24.0	16.2	17.1	7.7
$16,000 or more	13.2	16.3	23.0	15.0	22.8	9.7

Table 1.4—Percentage distribution of financially independent undergraduate students by student and spouse income, by student and institutional characteristics: 1992–93—Continued

	Less than $5,000	$5,000–9,999	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000 or more
Age as of 12/31/92						
23 years or younger	32.4	28.8	25.4	7.8	4.6	1.0
24–29 years	12.1	15.5	33.3	19.7	15.1	4.3
30–39 years	6.3	8.7	17.0	21.7	30.4	15.9
40 years or older	4.4	5.7	11.7	19.3	37.9	20.9
Tuition and fees						
Less than $500	5.4	8.1	19.7	21.8	30.9	14.1
$500–$999	9.6	11.9	25.4	20.0	21.7	11.5
$1,000–$1,999	15.5	17.5	24.3	15.8	18.2	8.8
$2,000–$3,999	20.0	19.3	24.4	13.6	15.3	7.4
$4,000–$7,999	21.9	21.2	23.7	13.9	13.1	6.1
$8,000 or more	23.6	19.3	25.0	12.0	11.8	8.3
Attendance pattern						
Full-time, full-year	23.3	23.3	24.1	13.1	11.5	4.7
Full-time, part-year	21.3	21.7	26.3	12.9	12.5	5.2
Part-time, full-year	7.3	9.3	22.2	21.9	26.6	12.6
Part-time, part-year	5.9	8.5	20.4	20.4	30.0	14.8
Parent's education						
Less than high school diploma	8.7	12.3	19.9	14.6	31.0	13.4
High school diploma/GED	8.8	10.6	20.1	18.3	28.1	14.1
Some PSE, less than bachelor's	10.9	13.2	22.0	17.0	22.2	14.7
Bachelor's degree	10.6	12.7	23.9	17.3	24.4	11.1
Advanced degree	11.9	12.9	22.8	14.7	22.4	15.3

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 1.5—Percentage distribution of undergraduate students by level and control of institution, by student and institutional characteristics: 1992–93

	Level of Institution			Control of Institution		
	Less-than-2-year	2-year	4-or-more-years	Public	Private not-for-profit	Private for-profit
Total	6.2	47.4	46.4	76.4	15.9	7.7
Type of institution						
Public						
Less-than-2-year	100.0	0.0	0.0	100.0	0.0	0.0
2-year	0.0	100.0	0.0	100.0	0.0	0.0
4-year, nondoctoral granting	0.0	0.0	100.0	100.0	0.0	0.0
4-year doctoral granting	0.0	0.0	100.0	100.0	0.0	0.0
Private, not for profit						
Less-than-4-year	9.9	90.1	0.0	0.0	100.0	0.0
4-year nondoctoral granting	0.0	0.0	100.0	0.0	100.0	0.0
4-year doctoral granting	0.0	0.0	100.0	0.0	100.0	0.0
Private, for profit						
Less-than-2-year	100.0	0.0	0.0	0.0	0.0	100.0
2-years-or-more	0.0	65.9	34.1	0.0	0.0	100.0
Level of institution						
Less-than-2-years	100.0	0.0	0.0	24.9	2.6	72.5
2- to 3-years	0.0	100.0	0.0	92.4	3.1	4.5
4-or-more-years	0.0	0.0	100.0	66.9	30.8	2.4
Control of institution						
Public	2.0	57.4	40.6	100.0	0.0	0.0
Private, not-for-profit	1.0	9.2	89.8	0.0	100.0	0.0
Private, for-profit	58.2	27.5	14.3	0.0	0.0	100.0
Gender						
Male	4.2	47.0	48.8	78.2	15.6	6.1
Female	7.6	47.8	44.6	75.3	16.0	8.7
Race–ethnicity						
White, non-Hispanic	5.0	48.1	47.0	78.1	15.6	6.2
Black, non-Hispanic	13.5	41.8	44.7	68.3	15.8	16.0
Hispanic	8.5	54.5	37.1	73.5	15.2	11.3
Asian/Pacific Islander	5.7	46.0	48.4	76.0	16.4	7.6
American Indian	7.2	60.4	32.4	82.8	12.0	5.2
Dependency status for financial aid						
Dependent	3.4	37.1	59.5	75.6	19.4	4.9
Independent without dependents	6.5	52.6	40.9	78.1	13.2	8.7
Independent with dependents	10.2	59.7	30.1	76.4	12.3	11.3
Income and dependency status						
Dependent						
Less than $10,000	9.6	35.9	54.5	65.5	19.6	14.9
$10,000–$19,999	5.3	43.3	51.4	73.6	18.5	7.9
$20,000–$29,999	4.1	38.8	57.1	76.1	17.4	6.4
$30,000–$39,999	5.0	47.6	47.4	78.0	15.1	6.9
$40,000–$49,999	3.7	53.5	42.8	83.6	12.3	4.2
$50,000–$59,999	2.0	28.5	69.6	79.2	18.1	2.7
$60,000–$69,999	1.2	24.6	74.2	69.5	28.5	2.0
$70,000–$79,999	0.8	22.7	76.5	64.7	33.1	2.2
$80,000–$99,999	0.9	25.7	73.4	75.4	23.2	1.4
$100,000 or more	0.9	21.8	77.3	66.9	31.4	1.7
Independent						
Less than $5,000	16.6	38.7	44.7	65.1	14.8	20.1
$5,000–$9,999	13.8	47.5	38.7	72.5	11.8	15.8
$10,000–$19,000	9.9	54.6	35.4	77.5	11.3	11.3
$20,000–$29,999	6.7	62.8	30.4	79.8	12.5	7.7
$30,000–$49,999	4.8	66.0	29.1	82.2	12.1	5.7
$50,000 or more	3.9	62.1	34.0	78.9	15.7	5.3

Table 1.5—Percentage distribution of undergraduate students by level and control of institution, by student and institutional characteristics: 1992–93—Continued

	Level of Institution			Control of Institution		
	Less-than-2-year	2-year	4-or-more-years	Public	Private not-for-profit	Private for-profit
Attendance-adjusted total costs						
Less than $4,000	3.3	74.6	22.2	91.4	6.5	2.1
$4,000–$7,999	6.4	50.1	43.5	83.3	9.4	7.3
$8,000–$11,999	8.5	33.0	58.5	76.9	12.0	11.1
$12,000–$15,999	9.4	25.1	65.5	62.8	23.3	13.9
$16,000 or more	6.2	14.4	79.3	33.4	55.0	11.6
Age as of 12/31/92						
23 years or younger	5.0	38.0	57.0	74.7	18.4	6.9
24–29 years	7.7	53.8	38.5	78.4	12.0	9.6
30–39 years	8.1	60.0	31.9	77.5	13.7	8.8
40 years or older	7.1	65.0	28.0	80.2	12.8	7.0
Tuition and fees						
Less than $500	3.4	85.0	11.6	97.0	2.4	0.6
$500–$999	3.1	59.5	37.4	89.4	8.2	2.4
$1,000–$1,999	3.2	35.3	61.6	86.2	9.9	3.8
$2,000–$3,999	7.8	15.6	76.6	73.7	14.2	12.1
$4,000–$7,999	24.9	14.1	61.0	33.1	29.8	37.1
$8,000 or more	3.0	6.0	91.0	11.3	79.9	8.8
Independent student total income percentile rank						
Lowest quartile	14.7	44.2	41.1	69.9	12.9	17.2
Middle quartiles	7.9	59.6	32.5	79.2	11.8	9.0
Highest quartile	4.3	64.4	31.2	80.3	14.2	5.6
Parent's total income percentile rank						
Lowest quartile	5.6	40.6	53.8	72.9	18.1	9.0
Middle quartiles	3.7	43.0	53.4	80.4	15.1	4.5
Highest quartile	0.9	22.2	76.9	67.5	30.6	1.9
Local residence						
On campus	1.3	9.4	89.2	57.9	40.2	1.9
Off campus	6.8	50.4	42.7	78.5	13.1	8.4
With parents	6.9	58.3	34.8	80.4	10.8	8.8
With relatives/other	8.3	58.4	33.3	80.0	9.5	10.4
Attendance pattern						
Full-time, full-year	5.0	23.1	72.0	68.5	24.5	7.0
Full-time, part-year	19.5	36.6	43.9	59.8	15.4	24.8
Part-time, full-year	2.9	60.5	36.7	85.2	11.8	3.0
Part-time, part-year	4.0	69.0	27.0	86.4	9.7	3.9
Parent's education						
Less than high school diploma	11.4	60.8	27.8	78.3	10.5	11.2
High school diploma/GED	6.4	53.8	39.9	79.0	13.2	7.8
Some PSE, less than bachelor's	4.5	51.5	44.0	81.4	12.8	5.7
Bachelor's degree	3.0	41.9	55.1	78.7	17.3	4.1
Advanced degree	2.2	31.6	66.2	72.3	24.0	3.7

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Section 2

Total Costs of Attendance

- The amount charged by an institution for tuition and fees varied by level and control of the institution. For example, the average tuition and fees was $597 at a public 2-year institution, $6,569 at a private not-for-profit nondoctoral institution, and $4,409 at a private for-profit less-than-2-year (table 2.2a). Total costs of attendance at these same institution types were $5,221, $12,958, and $10,664, respectively. (table 2.1a)
- Average total costs of postsecondary attendance varied substantially by intensity of enrollment. Undergraduates enrolled full-time throughout the 1992–93 academic year reported total costs of attendance twice as high on average as students who were enrolled part-time, or full-time for only part of the year. (tables 2.1b and 2.1c)
- Costs of attendance were largely determined by tuition patterns, which increased with income for dependents but decreased with higher income for independents. The difference between dependent and independent students' costs may be explained by the tendency for higher income dependent students to enroll in more expensive institutions, and for higher income independent students to enroll part-time. (table 2.2a)
- The composition of total costs varied by attendence status. Among full-time, full-year undergraduates, tuition and fees accounted for 37 percent of total costs (tables 2.1b and 2.2b). For part-time or part-year undergraduates, average tuition and fees made up less than one-fourth of the total costs of attendance. (tables 2.1c and 2.2c)
- The rate of tuition charged by postsecondary institutions varied by the intensity of students' enrollment at all institution types. At public 2-year institutions, for example, tuition for full-time/full-year undergraduates averaged $1,282, whereas part-time or part-year students were charged an average $474 for tuition and fees. (tables 2.2b and 2.2c)

Table 2.1a—Average student-reported total cost of attendance for undergraduates, by level and control of institution and student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Total	$5,843	$5,221	$8,275	$9.369	$7,887	$12,958	$17,249	$10,664	$11,635	$8,192
Gender										
Male	6,315	5,094	8,355	9,498	7,716	13,296	17,963	11,503	12,292	8,329
Female	5,562	5,321	8,218	9,244	7,987	12,715	16,621	10,444	11,100	8,086
Race–ethnicity										
White, non-Hispanic	5,990	5,202	8,410	9,336	7,996	13,424	17,248	10,991	12,290	8,185
Black, non-Hispanic	5,650	5,288	7,735	9,206	8,498	11,858	15,869	10,086	11,084	8,210
Hispanic	5,328	4,944	7,299	8,598	7,041	9,137	15,836	10,551	9,191	7,013
Asian/Pacific Islander	4,204	5,100	8,154	10,497	10,972	16,001	19,657	11,236	10,689	9,552
American Indian	7,995	5,900	8,947	9,416	—	15,048	—	11,133	—	7,681
Dependency status for financial aid										
Dependent	5,084	5,077	8,234	9,511	7,312	15,510	19,145	9,155	11,124	9,133
Independent without dependents	4,924	4,740	7,678	8,728	7,536	10,517	13,106	10,677	10,962	7,054
Independent with dependents	6,661	5,618	8,841	9,444	8,579	9,751	12,416	11,362	12,574	7,524
Income and dependency status										
Dependent										
Less than $10,000	—	5,855	8,068	9,582	6,087	11,471	17,883	9,163	8,827	8,713
$10,000–$19,999	3,988	5,064	8,209	9,399	7,400	12,131	18,199	9,037	10,556	8,262
$20,000–$29,999	15,826	5,457	8,156	9,110	7,965	14,392	18,315	9,228	9,945	8,761
$30,000–$39,999	4,221	4,488	8,182	9,197	5,968	15,584	20,328	9,104	11,906	8,024
$40,000–$49,999	4,005	4,471	7,443	8,546	6,583	16,126	18,165	9,085	12,116	7,200
$50,000–$59,999	—	5,760	8,017	8,900	8,782	14,968	18,668	10,694	13,972	9,220
$60,000–$69,999	—	5,399	8,796	10,034	—	17,050	18,702	10,385	—	10,970
$70,000–$79,999	—	5,207	8,361	9,896	—	17,478	21,132	—	—	11,746
$80,000–$99,999	—	5,374	8,707	10,199	—	17,939	20,022	—	—	10,739
$100,000 or more	—	5,875	9,717	11,339	—	18,953	19,896	—	—	12,428
Independent										
Less than $5,000	5,913	6,398	8,717	9,931	9,715	12,640	16,226	10,579	10,785	9,147
$5,000–$9,999	6,284	6,558	9,190	9,947	9,952	13,093	16,095	10,949	12,552	8,962
$10,000–$19,000	6,507	5,555	8,635	9,112	8,314	10,557	12,249	11,294	12,043	7,641
$20,000–$29,999	6,221	5,082	7,699	8,451	7,393	9,724	10,882	11,139	10,628	6,663
$30,000–$49,999	5,272	4,918	7,731	8,597	7,608	8,535	11,411	12,082	13,660	6,422
$50,000 or more	6,328	4,539	8,170	7,385	6,240	7,995	11,914	13,290	12,494	6,252

Table 2.1a—Average student-reported total cost of attendance for undergraduates, by level and control of institution and student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Age as of 12/31/92										
23 years or younger	$5,313	$5,275	$8,348	$9,598	$7,819	$15,269	$19,092	$9,954	$11,285	$9,150
24–29 years	6,823	5,678	8,282	9,122	8,522	10,495	12,937	11,366	11,877	7,695
30–39 years	5,929	5,530	8,619	8,905	8,281	9,645	12,176	11,310	12,981	7,327
40 years or older	5,598	4,125	7,136	6,974	6,639	8,566	9,795	11,229	10,243	5,647
Independent student total income percentile rank										
Lowest quartile	6,052	6,386	8,842	9,848	9,827	12,714	16,074	10,759	11,729	8,913
Middle quartiles	6,418	5,248	8,321	8,892	7,708	9,815	11,345	11,232	11,511	7,070
Highest quartile	5,355	4,748	7,666	8,005	7,471	8,352	12,115	12,912	13,625	6,356
Parent's total income percentile rank										
Lowest quartile	4,338	5,387	8,157	9,266	6,938	12,634	18,383	9,202	9,590	8,471
Middle quartiles	5,240	4,765	7,874	8,893	7,285	15,417	18,719	9,333	12,415	8,147
Highest quartile	—	5,561	9,045	10,536	9,050	17,919	19,796	9,877	12,232	11,776
Tuition and fees										
Less than $500	4,078	3,777	3,198	2,961	2,464	2,833	4,071	3,541	—	3,693
$500–$999	8,407	6,579	6,029	5,710	4,042	4,258	3,346	6,358	3,134	6,160
$1,000–$1,999	9,077	8,270	9,037	8,490	6,562	6,071	5,396	6,487	5,654	8,243
$2,000–$3,999	12,008	9,498	10,178	10,166	10,945	9,386	8,931	9,055	8,860	9,873
$4,000–$7,999	—	12,013	12,481	13,052	12,485	13,192	13,145	11,842	13,797	12,790
$8,000 or more	—	—	17,531	18,468	17,762	19,987	21,895	17,495	18,333	20,427
Aid status										
No aid	5,244	4,475	7,244	8,585	6,015	10,779	15,811	9,756	9,510	6,537
Received aid	8,001	7,411	9,653	10,370	9,564	14,299	18,426	10,992	12,689	10,725
Grant status										
Did not receive grants	5,335	4,597	7,552	8,857	6,715	11,417	16,157	10,279	11,119	6,984
Received grants	7,970	7,350	9,619	10,383	9,304	14,189	18,447	10,922	12,288	10,642
Work-study status										
No work-study	5,828	5,165	8,139	9,265	7,778	12,118	16,583	10,653	11,522	7,891
Received work-study	—	9,529	10,603	11,405	—	17,469	21,450	12,814	17,163	14,757

Table 2.1a—Average student-reported total cost of attendance for undergraduates, by level and control of institution and student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Loan status										
No loans	$5,791	$4,965	$7,608	$8,813	$6,673	$11,012	$15,819	$9,880	$9,785	$7,129
Received loans	10,973	10,041	10,751	11,101	11,741	16,579	20,141	11,848	13,454	13,071
Other type aid and assistance status										
No other aid	5,790	5,125	8,171	9,266	7,523	12,733	16,962	10,606	11,186	7,987
Received other aid	8,199	8,169	10,177	10,776	11,929	15,460	20,394	11,497	14,648	11,849
Local residence										
On campus	—	7,416	9,222	10,330	10,227	17,526	20,703	11,513	13,547	13,348
Off campus	5,923	5,508	8,879	9,855	8,033	10,841	15,586	11,549	12,706	8,093
With parents	5,643	4,479	6,299	6,678	6,819	10,508	13,793	8,817	9,065	6,066
With relatives/other	5,107	5,404	8,013	7,662	—	10,722	13,955	8,934	11,284	6,986
Attendance pattern										
Full-time, full-year	11,438	9,437	10,602	11,431	12,314	17,923	21,251	13,807	16,626	13,024
Full-time, part-year	6,241	5,175	6,375	7,166	7,491	10,763	12,450	9,246	10,211	7,624
Part-time, full-year	6,599	6,446	8,359	8,758	9,674	10,514	11,778	12,293	12,287	7,643
Part-time, part-year	2,522	2,715	3,680	4,101	3,501	4,653	5,304	7,554	5,727	3,242
Parent's education										
Less than high school diploma	5,123	5,062	8,187	8,362	6,400	10,476	13,108	10,821	11,074	6,813
High school diploma/GED	6,867	5,179	8,004	8,954	7,962	11,678	14,770	10,842	11,337	7,459
Some PSE, less than bachelor's	5,730	5,311	8,240	8,841	7,438	12,789	16,312	10,718	13,427	7,723
Bachelor's degree	5,423	5,091	8,382	9,560	7,390	14,225	17,952	10,995	11,713	8,621
Advanced degree	3,752	5,295	8,637	9,983	8,013	15,668	19,316	12,156	12,057	10,155

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students for whom net costs were nonzero and nonmissing to ensure that total costs less total financial aid would equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 2.1b—Average student-reported total cost for full-time/full-year undergraduates, by level and control of institution and student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Total	$11,438	$9,437	$10,602	$11,431	$12,314	$17,923	$21,251	$13,807	$16,626	$13,024
Gender										
Male	11,859	8,972	10,557	11,502	12,791	17,713	21,634	15,857	16,786	13,025
Female	11,064	9,846	10,657	11,352	12,056	18,106	20,868	13,196	16,420	13,023
Race–ethnicity										
White, non-Hispanic	11,892	9,342	10,700	11,422	12,771	18,753	21,264	14,598	17,655	13,023
Black, non-Hispanic	9,330	10,181	10,730	11,293	—	15,330	19,929	12,873	16,203	12,955
Hispanic	—	8,677	8,908	10,402	7,935	12,847	20,837	12,523	12,283	11,164
Asian/Pacific Islander	—	10,989	10,507	12,582	—	20,616	23,316	12,328	—	14,862
American Indian	—	—	11,914	12,236	—	—	—	—	—	12,901
Dependency status for financial aid										
Dependent	11,688	7,761	9,673	10,855	10,325	17,809	21,177	11,266	15,009	12,447
Independent without dependents	8,269	10,389	11,323	12,514	14,491	16,897	21,312	13,991	15,850	13,108
Independent with dependents	12,866	13,533	15,269	15,880	15,833	19,687	22,271	15,258	19,255	15,768
Income and dependency status										
Dependent										
Less than $10,000	—	8,082	9,459	10,700	—	14,369	18,982	11,533	12,098	11,439
$10,000–$19,999	—	7,141	9,765	10,614	—	14,958	19,989	11,170	12,509	11,515
$20,000–$29,999	—	8,110	9,584	10,335	—	16,285	20,652	11,560	13,990	11,711
$30,000–$39,999	—	7,331	9,108	10,583	—	17,487	22,088	12,120	14,867	11,755
$40,000–$49,999	—	7,151	9,677	10,242	—	18,187	20,022	10,021	—	10,909
$50,000–$59,999	—	7,723	9,329	10,290	—	17,648	21,291	12,612	—	11,666
$60,000–$69,999	—	8,367	9,924	10,979	—	18,673	21,191	—	—	13,598
$70,000–$79,999	—	—	9,073	10,995	—	18,952	22,295	—	—	14,551
$80,000–$99,999	—	—	10,106	11,324	—	19,907	21,219	—	—	13,697
$100,000 or more	—	—	11,208	12,389	—	20,959	21,983	—	—	15,323
Independent										
Less than $5,000	10,413	10,127	11,328	12,397	12,637	16,795	21,013	13,290	13,032	12,918
$5,000–$9,999	10,089	10,983	12,066	12,983	14,916	17,417	21,884	14,671	16,823	13,448
$10,000–$19,000	11,211	12,181	13,057	13,922	16,175	18,160	21,380	15,548	16,979	14,287
$20,000–$29,999	10,805	12,930	13,872	15,433	—	20,091	20,501	14,668	18,118	15,142
$30,000–$49,999	13,152	16,376	16,566	18,079	—	20,457	24,195	17,433	21,245	18,020
$50,000 or more	—	—	18,995	16,617	—	20,809	—	—	—	18,371

Table 2.1b—Average student-reported total cost for full-time/full-year undergraduates, by level and control of institution and student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Age as of 12/31/92										
23 years or younger	$11,790	$8,016	$9,859	$10,981	$10,947	$17,842	$21,180	$12,389	$14,985	$12,522
24–29 years	10,840	13,008	12,575	13,961	15,972	17,632	21,334	15,404	17,646	14,504
30–39 years	11,701	12,777	15,312	15,277	16,242	18,605	23,136	15,149	20,212	15,482
40 years or older	10,860	12,773	14,980	16,454	—	19,031	21,152	16,577	18,564	15,401
Independent student total income percentile rank										
Lowest quartile	10,109	10,697	11,660	12,662	13,580	17,038	21,371	13,923	15,113	13,174
Middle quartiles	11,389	13,055	13,722	14,782	17,121	19,234	21,007	15,150	17,801	14,972
Highest quartile	—	15,210	18,139	17,267	—	20,347	24,604	18,970	23,141	18,376
Parent's total income percentile rank										
Lowest quartile	8,675	7,885	9,650	10,478	9,826	15,266	20,262	11,516	12,715	11,543
Middle quartiles	12,332	7,411	9,338	10,363	10,238	17,636	20,962	11,290	15,657	11,440
Highest quartile	—	8,086	10,225	11,498	—	19,574	21,653	—	—	14,432
Tuition and fees										
Less than $500	11,662	8,466	—	—	—	—	—	—	—	8,578
$500–$999	10,676	8,902	8,384	9,350	—	—	—	—	—	9,055
$1,000–$1,999	11,369	9,436	10,121	9,833	—	9,166	—	9,636	—	9,787
$2,000–$3,999	13,189	11,003	10,541	10,734	11,376	11,662	11,443	12,096	10,118	10,798
$4,000–$7,999	—	—	12,561	13,374	12,739	14,401	15,186	14,031	16,302	13,977
$8,000 or more	—	—	18,288	19,362	—	20,478	22,529	19,388	20,267	21,281
Aid status										
No aid	11,469	8,696	10,055	11,260	11,918	19,131	21,564	12,963	17,603	12,095
Received aid	11,381	10,326	11,046	11,586	12,463	17,516	21,058	14,129	16,397	13,726
Grant status										
Did not receive grants	11,448	8,897	10,220	11,336	12,551	19,090	21,508	13,590	17,0100	12,371
Received grants	11,416	10,239	11,087	11,570	12,155	17,368	21,034	13,955	16,141	13,760
Work-study status										
No work-study	11,465	9,392	10,516	11,383	12,238	17,742	20,967	13,789	16,554	12,681
Received work-study	—	10,562	11,487	12,097	—	18,437	22,511	—	—	16,215

Table 2.1b—Average student-reported total cost for full-time/full-year undergraduates, by level and control of institution and student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Loan status										
No loans	$11,425	$9,037	$10,097	$11,121	$11,144	$17,231	$20,764	$12,991	$15,944	$12,031
Received loans	11,876	12,436	11,742	12,160	14,141	18,631	22,000	14,840	17,020	15,214
Other type aid and assistance status										
No other aid	11,439	9,309	10,538	11,391	11,972	17,976	21,217	13,778	16,708	12,886
Received other aid	11,430	11,147	11,415	11,886	13,999	17,529	21,522	14,125	16,384	14,406
Local residence										
On campus	—	9,599	10,080	10,941	11,422	18,923	22,007	15,848	—	14,990
Off campus	11,997	12,400	12,163	12,499	14,490	18,783	21,628	15,913	18,789	14,127
With parents	10,487	6,919	8,008	8,491	9,975	13,980	17,599	10,397	12,662	9,109
With relatives/other	—	—	11,503	10,632	—	15,608	—	11,659	—	12,406
Parent's education										
Less than high school diploma	11,787	11,076	12,652	12,544	—	15,808	19,134	14,074	14,353	13,022
High school diploma/GED	13,095	9,272	10,484	11,364	12,725	17,582	20,342	13,567	16,667	12,258
Some PSE, less than bachelor's	11,875	8,773	10,301	10,865	11,274	17,451	20,854	13,611	17,019	11,875
Bachelor's degree	10,842	9,150	10,317	11,148	—	18,389	21,368	13,859	18,733	12,993
Advanced degree	—	9,739	10,800	11,812	—	19,756	21,979	15,003	—	14,740

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students for whom net costs were nonzero and nonmissing to ensure that total costs less total financial aid would equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 2.1c—Average student-reported total cost for part-time or part-year undergraduates, by level and control of institution and student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Total	$4,506	$4,477	$6,334	$6,880	$6,487	$8,500	$10,008	$9,366	$9,348	$5,805
Gender										
Male	4,755	4,333	6,381	6,999	6,184	8,865	10,372	9,875	9,970	5,772
Female	4,373	4,592	6,301	6,774	6,666	8,257	9,696	9,234	8,741	5,833
Race–ethnicity										
White, non-Hispanic	4,477	4,441	6,378	6,860	6,466	8,828	9,913	9,450	9,694	5,752
Black, non-Hispanic	4,475	4,682	6,140	6,670	8,005	7,575	9,923	9,026	9,294	6,144
Hispanic	4,327	4,406	6,192	6,713	6,537	6,805	9,852	9,622	7,653	5,510
Asian/Pacific Islander	3,673	4,886	6,239	7,268	8,151	9,475	11,731	10,711	8,613	6,292
American Indian	—	4,733	6,452	6,714	—	—	—	—	—	5,648
Dependency status for financial aid										
Dependent	2,984	4,156	6,044	7,016	5,347	10,521	11,488	8,035	8,569	5,780
Independent without dependents	4,134	4,147	5,939	6,382	6,495	7,782	8,780	9,253	9,361	5,422
Independent with dependents	5,418	4,896	6,941	7,054	7,223	7,423	9,116	9,960	9,948	6,051
Income and dependency status										
Dependent										
Less than $10,000	—	5,244	6,121	7,366	—	7,587	—	8,158	7,586	6,406
$10,000–$19,999	—	4,478	6,069	7,173	5,737	7,697	9,092	8,259	8,951	5,668
$20,000–$29,999	—	4,474	6,058	6,747	—	10,804	11,685	8,279	8,113	6,000
$30,000–$39,999	2,714	3,720	6,430	6,653	—	10,653	14,204	7,693	9,244	5,109
$40,000–$49,999	—	3,650	5,022	6,164	—	11,975	12,806	7,959	9,650	4,734
$50,000–$59,999	—	4,510	6,099	6,963	—	10,317	10,007	8,515	—	6,284
$60,000–$69,999	—	4,136	6,277	6,875	—	12,480	10,766	—	—	6,420
$70,000–$79,999	—	4,275	7,051	7,322	—	12,130	13,463	—	—	6,860
$80,000–$99,999	—	4,401	6,285	7,916	—	12,036	13,161	—	—	6,479
$100,000 or more	—	4,735	7,303	8,906	—	13,161	11,527	—	—	7,652
Independent										
Less than $5,000	4,958	5,240	6,369	7,112	8,193	8,759	9,774	9,392	10,042	6,978
$5,000–$9,999	5,240	5,380	7,016	7,119	8,871	9,227	10,417	9,512	10,490	6,846
$10,000–$19,000	5,206	4,857	6,713	6,736	7,163	7,901	8,816	9,923	10,349	6,098
$20,000–$29,999	5,230	4,552	6,325	6,408	5,782	7,557	8,016	9,635	8,349	5,476
$30,000–$49,999	4,097	4,399	6,309	6,857	6,392	7,067	8,657	10,028	10,143	5,323
$50,000 or more	5,692	4,169	6,625	6,001	6,179	6,747	9,736	12,151	8,172	5,291

Table 2.1c—Average student-reported total cost for part-time or part-year undergraduates, by level and control of institution and student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Age as of 12/31/92										
23 years or younger	$3,410	$4,382	$6,157	$7,099	$5,929	$10,227	$11,529	$8,718	$9,204	$6,000
24–29 years	5,756	4,867	6,536	6,661	7,357	7,760	8,915	9,919	10,043	6,047
30–39 years	4,620	4,852	6,888	7,074	7,070	7,329	8,967	9,867	9,749	5,927
40 years or older	4,902	3,769	5,791	5,457	5,718	7,311	8,314	9,916	7,749	4,808
Independent student total income percentile rank										
Lowest quartile	5,038	5,245	6,642	7,036	8,613	8,856	10,196	9,454	10,386	6,801
Middle quartiles	5,225	4,627	6,603	6,738	6,302	7,543	8,402	9,829	9,236	5,710
Highest quartile	4,515	4,329	6,291	6,345	6,697	6,982	9,279	10,931	9,787	5,326
Parent's total income percentile rank										
Lowest quartile	3,169	4,633	6,061	6,969	5,245	8,459	10,965	8,223	8,082	5,906
Middle quartiles	2,755	3,833	5,808	6,652	5,378	10,950	11,887	7,994	9,600	5,323
Highest quartile	—	4,447	6,712	7,981	—	12,739	11,728	9,248	—	7,050
Tuition and fees										
Less than $500	3,605	3,497	3,149	2,935	2,381	2,775	3,186	2,777	—	3,430
$500–$999	6,737	6,100	5,726	5,124	3,821	4,132	3,065	4,755	3,134	5,649
$1,000–$1,999	7,409	7,327	7,961	7,187	6,521	5,804	5,019	5,818	5,679	7,110
$2,000–$3,999	8,783	8,221	9,043	8,787	10,636	8,662	7,1000	8,184	8,702	8,644
$4,000–$7,999	—	11,396	12,157	11,813	12,182	11,728	12,032	10,791	12,291	11,529
$8,000 or more	—	—	15,315	16,025	—	17,849	17,799	15,843	15,616	17,008
Aid status										
No aid	4,056	3,956	5,691	6,261	5,062	6,975	8,906	8,311	7,716	4,832
Received aid	6,487	6,352	7,685	8,099	8,132	10,021	11,571	9,738	10,507	8,006
Grant status										
Did not receive grants	4,103	4,034	5,841	6,476	5,455	7,406	9,271	8,876	8,702	5,080
Received grants	6,517	6,315	7,658	8,081	7,989	9,871	11,396	9,692	10,264	7,879
Work-study status										
No work-study	4,499	4,443	6,284	6,807	6,416	8,140	9,771	9,360	9,264	5,719
Received work-study	—	8,661	8,203	9,435	—	13,911	14,531	—	—	10,718
Loan status										
No loans	4,479	4,307	5,951	6,437	5,607	7,404	8,941	8,704	7,918	5,257
Received loans	—	8,758	8,866	8,964	10,173	12,444	14,0010	10,462	11,262	10,188

Table 2.1c—Average student-reported total cost for part-time or part-year undergraduates, by level and control of institution and student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Total other type aid and assistance										
No other aid	$4,487	$4,421	$6,278	$6,772	$6,286	$8,358	$9,877	$9,336	$9,148	$5,709
Received other aid	5,755	6,684	7,957	8,790	9,900	11,128	13,841	9,866	11,982	8,506
Local residence										
On campus	—	6,360	7,178	8,650	—	13,157	13,250	9,951	—	9,269
Off campus	4,796	4,750	6,787	7,127	6,716	7,758	9,716	9,978	10,186	6,029
With parents	3,681	3,705	4,944	5,145	4,828	7,270	8,350	7,902	7,129	4,553
With relatives/other	3,934	4,590	6,111	6,093	—	8,452	—	8,204	—	5,554
Parent's education										
Less than high school diploma	4,415	4,328	6,474	5,980	5,524	7,933	8,672	9,658	9,619	5,422
High school diploma/GED	4,955	4,483	6,179	6,722	6,415	8,150	9,282	9,338	8,535	5,607
Some PSE, less than bachelor's	3,778	4,585	6,361	6,558	6,151	8,537	10,491	9,037	10,864	5,678
Bachelor's degree	4,776	4,261	6,304	7,155	5,926	9,179	9,982	9,073	9,590	5,729
Advanced degree	3,283	4,459	6,522	7,253	5,789	9,690	11,114	10,771	9,743	6,335

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students for whom net costs were nonzero and nonmissing to ensure that total costs less total financial aid would equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 2.2a—Average tuition and fees for undergraduates, by level and control of institution and student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Total	$545	$597	$1,790	$2,661	$2,437	$6,569	$10,073	$4,409	$5,057	$2,503
Gender										
Male	589	612	1,862	2,713	2,318	6,892	10,550	4,840	5,281	2,613
Female	522	585	1,729	2,606	2,506	6,321	9,629	4,269	4,733	2,404
Race–ethnicity										
White, non-Hispanic	587	616	1,822	2,637	2,516	7,105	10,112	4,450	5,359	2,501
Black, non-Hispanic	543	581	1,601	2,486	2,294	4,845	8,596	4,236	4,514	2,429
Hispanic	307	422	1,287	2,111	2,255	3,204	9,005	4,732	4,400	1,784
Asian/Pacific Islander	272	734	2,182	3,415	3,404	8,147	11,926	4,587	4,046	3,334
American Indian	864	418	1,757	1,932	—	6,228	—	4,347	—	1,496
Dependency status for financial aid										
Dependent	508	799	2,191	3,042	3,122	9,206	11,883	4,377	5,883	3,548
Independent without dependents	582	510	1,448	2,058	1,898	4,515	6,721	4,594	4,566	1,792
Independent with dependents	549	460	1,168	1,625	2,094	2,962	4,843	4,351	4,626	1,411
Income and dependency status										
Dependent										
Less than $10,000	—	752	2,046	2,746	2,579	5,691	10,684	4,464	4,612	3,080
$10,000–$19,999	522	791	1,974	2,736	3,036	6,285	11,278	4,505	6,250	2,926
$20,000–$29,999	884	720	2,088	2,601	3,896	8,217	11,012	4,588	5,669	3,057
$30,000–$39,999	572	770	2,206	2,806	2,161	9,076	12,644	4,452	6,346	2,965
$40,000–$49,999	417	736	2,011	2,716	2,937	9,667	11,413	3,906	6,435	2,494
$50,000–$59,999	—	919	2,173	2,900	3,725	9,101	11,634	4,873	6,833	3,520
$60,000–$69,999	—	1,093	2,481	3,327	—	10,550	11,452	5,089	—	4,851
$70,000–$79,999	—	925	2,350	3,149	—	10,857	13,244	—	—	5,467
$80,000–$99,999	—	810	2,505	3,415	—	11,354	12,289	—	—	4,544
$100,000 or more	—	950	2,588	3,754	—	11,794	12,414	—	—	5,561
Independent										
Less than $5,000	761	777	1,744	2,376	2,860	5,428	8,812	4,405	4,382	2,683
$5,000–$9,999	671	670	1,629	2,235	2,727	5,453	7,972	4,549	5,290	2,259
$10,000–$19,000	574	563	1,404	1,879	2,148	3,998	5,760	4,387	4,904	1,681
$20,000–$29,999	450	427	1,059	1,534	1,466	3,252	4,479	4,295	3,884	1,217
$30,000–$49,999	402	367	977	1,452	1,791	2,398	4,233	4,347	4,978	1,035
$50,000 or more	669	348	1,003	1,251	1,058	2,393	4,974	4,597	3,755	1,091

Table 2.2a—Average tuition and fees for undergraduates, by level and control of institution and student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Age as of 12/31/92										
23 years or younger	$556	$778	$2,136	$2,991	$3,090	$8,857	$11,752	$4,464	$5,649	$3,415
24–29 years	612	540	1,380	1,927	2,060	4,076	6,148	4,466	4,503	1,677
30–39 years	558	467	1,159	1,588	2,030	3,009	4,847	4,377	4,930	1,384
40 years or older	431	342	980	1,246	1,494	2,749	4,089	4,151	3,394	1,022
Independent student total income percentile rank										
Lowest quartile	694	701	1,658	2,272	2,761	5,382	8,424	4,473	4,850	2,398
Middle quartiles	529	465	1,228	1,716	1,813	3,365	4,907	4,335	4,451	1,383
Highest quartile	469	363	954	1,364	1,613	2,454	4,756	4,511	4,617	1,080
Parent's total income percentile rank										
Lowest quartile	722	743	2,035	2,674	2,980	6,751	11,124	4,532	5,494	2,969
Middle quartiles	465	793	2,122	2,809	3,043	9,181	11,691	4,354	6,428	2,969
Highest quartile	—	984	2,539	3,495	3,732	11,150	12,245	4,578	5,598	5,312
Aid status										
No aid	445	493	1,569	2,517	1,780	5,578	9,251	3,832	4,210	1,747
Received aid	905	900	2,084	2,845	3,026	7,179	10,744	4,617	5,477	3,659
Grant status										
Did not receive grants	471	516	1,674	2,574	2,026	5,877	9,346	4,237	4,932	1,954
Received grants	857	871	2,005	2,833	2,934	7,122	10,869	4,524	5,214	3,616
Work-study status										
No work-study	542	589	1,734	2,619	2,363	5,941	9,554	4,404	5,037	2,304
Received work-study	—	1,209	2,735	3,483	—	9,938	13,337	5,345	6,041	6,836
Loan status										
No loans	532	558	1,649	2,553	1,991	5,398	9,231	3,921	4,192	1,949
Received loans	1,799	1,329	2,312	2,996	3,852	8,748	11,774	5,145	5,908	5,047
Other type aid and assistance status										
No other aid	522	583	1,755	2,624	2,186	6,464	9,892	4,358	4,731	2,398
Received other aid	1,574	1,029	2,422	3,168	5,222	7,739	12,050	5,140	7,240	4,374

Table 2.2a—Average tuition and fees for undergraduates, by level and control of institution and student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2 year	Private for-profit 2-years-or-more	Average total costs, all students
Attendance-adjusted total costs										
Less than $4,000	$211	$289	$665	$767	$628	$910	$1,075	$1,181	$985	$410
$4,000-$7,999	576	685	1,522	1,829	1,746	2,173	2,580	3,355	3,246	1,358
$8,000-$11,999	957	1,064	2,173	2,622	3,495	4,529	4,835	4,553	4,894	2,505
$12,000-$15,999	1,171	1,258	2,719	3,801	4,614	7,128	7,753	5,306	6,236	4,118
$16,000 or more	1,388	1,982	3,108	5,900	5,349	11,743	13,891	6,107	7,959	9,135
Local residence										
On campus	—	1,485	2,775	3,550	5,176	10,421	12,854	5,539	6,631	6,459
Off campus	538	500	1,578	2,524	2,094	4,254	8,236	4,345	5,041	1,961
With parents	476	704	1,635	2,066	2,782	5,920	8,846	4,498	4,963	1,925
With relatives/other	436	792	1,413	1,906	—	4,157	7,157	3,806	4,939	1,704
Attendance pattern										
Full-time, full-year	1,093	1,282	2,521	3,366	4,501	9,857	12,890	5,002	6,927	4,806
Full-time, part-year	835	644	1,505	2,420	2,853	5,632	6,926	4,172	4,693	2,728
Part-time, full-year	438	652	1,427	1,990	2,156	4,087	5,314	4,546	4,794	1,436
Part-time, part-year	179	292	646	976	903	1,563	2,374	3,666	2,432	611
Parent's education										
Less than high school diploma	393	485	1,263	1,834	1,788	4,081	6,598	4,349	5,049	1,499
High school diploma/GED	617	584	1,716	2,346	2,419	5,272	8,115	4,501	5,026	1,965
Some PSE, less than bachelor's	585	636	1,754	2,379	2,471	6,437	9,206	4,432	5,488	2,121
Bachelor's degree	492	622	1,910	2,761	2,118	7,733	10,402	4,500	4,976	2,815
Advanced degree	359	673	2,082	3,067	2,785	9,219	11,802	4,759	4,645	3,971

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students for whom net costs were nonzero and nonmissing to ensure that total costs less total financial aid would equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 2.2b—Average tuition and fees for full-time/full-year undergraduates, by level and control of institution and student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Total	$1,093	$1,282	$2,521	$3,366	$4,501	$9,857	$12,890	$5,002	$6,927	$4,806
Gender										
Male	958	1,289	2,519	3,385	4,308	9,963	13,096	6,129	6,974	4,881
Female	1,213	1,280	2,523	3,339	4,605	9,778	12,680	4,649	6,867	4,738
Race-ethnicity										
White, non-Hispanic	1,203	1,325	2,561	3,351	4,759	10,831	12,953	5,191	7,324	4,817
Black, non-Hispanic	747	1,118	2,432	3,180	—	6,411	11,490	4,789	6,598	4,440
Hispanic	—	858	1,730	2,559	2,914	5,226	12,167	4,709	5,378	3,493
Asian/Pacific Islander	—	1,504	2,726	4,151	—	11,127	14,500	4,774	—	6,102
American Indian	—	—	2,384	2,830	—	—	—	—	—	3,100
Dependency status for financial aid										
Dependent	976	1,331	2,648	3,469	4,897	10,710	13,275	4,775	7,654	5,283
Independent without dependents	1,048	1,163	2,268	2,999	4,036	7,712	11,738	5,399	6,431	3,872
Independent with dependents	1,206	1,221	2,062	2,828	3,812	6,299	8,773	4,959	6,299	3,303
Income and dependency status										
Dependent										
Less than $10,000	—	1,059	2,402	3,072	—	7,483	11,542	4,782	5,921	4,324
$10,000–$19,999	—	1,383	2,339	3,014	—	7,937	12,577	5,336	7,539	4,593
$20,000–$29,999	—	1,111	2,502	2,941	—	9,468	12,562	5,032	8,039	4,385
$30,000–$39,999	—	1,407	2,480	3,237	—	10,204	14,076	4,937	7,402	4,807
$40,000–$49,999	—	1,305	2,713	3,220	—	10,850	12,642	4,054	—	4,255
$50,000–$59,999	—	1,473	2,671	3,322	—	10,819	13,360	5,138	—	4,784
$60,000–$69,999	—	1,672	2,891	3,655	—	11,605	13,116	—	—	6,274
$70,000–$79,999	—	—	2,785	3,446	—	11,864	14,033	—	—	7,197
$80,000–$99,999	—	—	2,986	3,828	—	12,728	13,023	—	—	6,221
$100,000 or more	—	—	3,079	4,112	—	13,213	13,837	—	—	7,294
Independent										
Less than $5,000	959	1,146	2,320	3,015	3,236	7,288	11,792	4,909	5,577	3,888
$5,000–$9,999	1,721	1,163	2,205	2,884	4,732	7,432	11,224	4,990	6,407	3,505
$10,000–$19,000	947	1,376	2,166	2,865	4,208	7,163	10,923	5,167	6,603	3,479
$20,000–$29,999	1,364	1,159	1,993	2,850	—	6,732	8,546	5,403	6,279	3,366
$30,000–$49,999	956	1,098	1,918	3,158	—	5,920	8,098	5,307	6,666	3,370
$50,000 or more	—	—	2,361	2,857	—	6,423	—	—	—	3,858

Table 2.2b—Average tuition and fees for full-time/full-year undergraduates, by level and control of institution and student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more
Age as of 12/31/92									
23 years or younger	$1,099	$1,313	$2,607	$3,433	$4,863	$10,539	$13,203	$4,864	$7,299
24–29 years	1,222	1,318	2,175	3,001	4,298	7,257	10,583	5,242	6,383
30–39 years	1,013	1,152	2,147	2,673	3,537	6,135	9,519	5,198	6,637
40 years or older	980	1,033	2,070	2,826	—	6,127	8,095	4,917	5,835
Indendent student total income percentile rank									
Lowest quartile	1,452	1,175	2,251	2,936	3,854	7,361	11,533	4,944	6,034
Middle quartiles	1,050	1,225	2,090	2,923	4,105	6,902	9,572	5,187	6,517
Highest quartile	—	1,190	2,160	2,951	—	6,070	9,722	5,565	6,534
Parent's total income percentile rank									
Lowest quartile	1,708	1,186	2,412	2,992	4,249	8,390	12,431	5,018	7,308
Middle quartiles	826	1,388	2,617	3,235	4,976	10,506	13,227	4,604	7,880
Highest quartile	—	1,458	2,980	3,837	—	12,310	13,505	—	—
Aid status									
No aid	969	1,188	2,479	3,501	5,145	11,526	13,351	4,356	6,405
Received aid	1,322	1,396	2,556	3,242	4,260	9,295	12,604	5,247	7,049
Grant status									
Did not receive grants	1,003	1,252	2,562	3,452	4,951	11,197	13,116	4,909	6,910
Received grants	1,305	1,328	2,470	3,239	4,198	9,220	12,699	5,064	6,944
Work-study status									
No work-study	1,087	1,275	2,477	3,338	4,366	9,646	12,634	4,996	6,923
Received work-study	—	1,455	2,974	3,755	—	10,457	14,024	—	—
Loan status									
No loans	1,064	1,223	2,465	3,387	4,258	9,685	12,735	4,460	6,006
Received loans	2,023	1,729	2,647	3,315	4,879	10,033	13,127	5,687	7,458
Other type aid and assistance status									
No other aid	1,065	1,268	2,499	3,362	4,242	9,974	12,905	4,886	6,510
Received other aid	1,628	1,480	2,802	3,409	5,772	8,984	12,770	6,240	8,170

Table 2.2b—Average tuition and fees for full-time/full-year undergraduates, by level and control of institution and student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Attendance-adjusted total costs										
Less than $4,000	—	$787	$1,547	$1,719	—	—	—	—	—	$1,090
$4,000-$7,999	722	1,117	2,098	2,294	2,744	3,182	2,634	3,720	3,760	1,923
$8,000-$11,999	1,437	1,299	2,488	2,723	4,395	5,266	5,499	4,564	5,614	2,689
$12,000-$15,999	1,377	1,391	2,903	3,831	5,597	7,732	8,295	5,020	7,249	4,314
$16,000 or more	1,132	2,174	3,297	5,999	5,702	12,128	14,256	5,999	7,792	9,747
Local residence										
On campus	—	2,426	3,145	3,766	6,596	11,337	13,850	7,325	—	7,554
Off campus	1,254	1,267	2,381	3,341	4,020	8,389	12,131	5,037	6,988	4,137
With parents	790	1,177	2,164	2,677	4,461	8,097	11,500	4,795	6,619	3,244
With relatives/other	—	—	2,036	2,881	—	7,236	—	4,578	—	3,449
Parent's education										
Less than high school diploma	866	1,176	2,209	2,861	—	6,946	10,652	4,795	6,843	3,455
High school diploma/GED	1,142	1,332	2,519	3,083	4,448	8,756	11,929	5,172	7,076	3,941
Some PSE, less than bachelor's	1,112	1,224	2,384	3,031	4,275	9,544	12,311	4,920	6,878	3,920
Bachelor's degree	917	1,376	2,564	3,308	—	10,603	12,742	4,819	7,366	4,996
Advanced degree	—	1,379	2,874	3,719	—	12,153	13,728	5,534	—	6,624

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students for whom net costs were nonzero and nonmissing to ensure that total costs less total financial aid would equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 2.2c—Average tuition and fees for part-time or part-year undergraduates, by level and control of institution and student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Total	$412	$474	$1,174	$1,803	$1,780	$3,592	$4,878	$4,141	$4,077	$1,347
Gender										
Male	483	478	1,270	1,869	1,714	3,801	5,205	4,356	4,378	1,369
Female	371	470	1,098	1,740	1,819	3,453	4,600	4,088	3,754	1,327
Race–ethnicity										
White, non-Hispanic	426	484	1,164	1,783	1,794	3,881	4,817	4,104	4,246	1,318
Black, non-Hispanic	478	512	1,135	1,627	1,911	2,913	4,305	4,005	3,745	1,538
Hispanic	250	359	980	1,636	1,883	1,915	5,221	4,743	3,928	1,157
Asian/Pacific Islander	182	560	1,744	2,275	2,631	3,934	6,233	4,500	3,093	1,624
American Indian	—	295	1,229	1,071	—	—	—	—	—	870
Dependency status for financial aid										
Dependent	360	612	1,487	2,243	1,958	5,913	6,510	4,154	4,650	1,773
Independent without dependents	471	440	1,054	1,470	1,578	3,120	4,023	4,182	3,751	1,208
Independent with dependents	413	390	901	1,176	1,771	2,167	3,443	4,120	3,850	1,060
Income and dependency status										
Dependent										
Less than $10,000	—	666	1,521	2,080	—	3,282	—	4,322	3,922	1,991
$10,000–$19,999	—	613	1,442	2,197	2,048	3,623	3,964	4,192	5,169	1,560
$20,000–$29,999	—	574	1,468	1,912	—	5,802	6,590	4,372	4,541	1,794
$30,000–$39,999	460	597	1,680	2,008	—	6,153	7,635	4,223	5,370	1,521
$40,000–$49,999	—	562	1,251	2,001	—	7,212	7,687	3,728	5,084	1,309
$50,000–$59,999	—	565	1,434	2,309	—	6,121	5,877	4,513	—	1,994
$60,000–$69,999	—	846	1,566	2,232	—	7,580	6,112	—	—	2,383
$70,000–$79,999	—	679	1,551	2,453	—	7,203	7,744	—	—	2,429
$80,000–$99,999	—	720	1,672	2,574	—	7,004	7,793	—	—	2,077
$100,000 or more	—	734	1,792	2,921	—	7,695	6,686	—	—	2,696
Independent										
Less than $5,000	719	660	1,214	1,643	2,651	3,691	4,515	4,148	3,813	1,954
$5,000–$9,999	376	539	1,191	1,630	2,294	3,549	4,433	4,349	4,587	1,628
$10,000–$19,999	468	478	1,070	1,392	1,835	2,872	3,818	4,114	4,080	1,245
$20,000–$29,999	246	377	851	1,140	1,169	2,504	3,267	3,786	3,080	907
$30,000–$49,999	314	334	826	1,139	1,507	1,964	3,367	3,964	4,159	811
$50,000 or more	686	317	809	1,001	1,049	2,000	3.942	4,512	2,780	870

Table 2.2c—Average tuition and fees for part-time or part-year undergraduates, by level and control of institution and student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Age as of 12/31/92										
23 years or younger	$397	$599	$1,445	$2,185	$2,010	$5,531	$6,375	$4,232	$4,619	$1,770
24-29 years	439	454	1,052	1,377	1,718	2,833	4,005	4,158	3,726	1,197
30-39 years	454	403	902	1,275	1,799	2,187	3,450	4,055	4,041	1,035
40 years or older	357	313	793	994	1,311	2,322	3,359	3,958	2,662	831
Independent student total income percentile rank										
Lowest quartile	502	575	1,189	1,608	2,402	3,559	4,686	4,245	4,213	1,725
Middle quartiles	398	404	952	1,271	1,467	2,494	3,471	4,003	3,531	1,024
Highest quartile	431	330	796	1,075	1,482	2,042	3,629	4,166	3,844	851
Parent's total income percentile rank										
Lowest quartile	456	602	1,483	2,041	2,230	4,108	5,731	4,311	4,526	1,712
Middle quartiles	338	584	1,418	2,154	1,792	6,494	6,927	4,171	5,126	1,592
Highest quartile	—	774	1,668	2,583	—	7,477	6,670	4,583	—	2,510
Aid status										
No aid	343	407	1,066	1,658	1,238	2,867	4,326	3,587	3,730	961
Received aid	716	712	1,400	2,089	2,406	4,316	5,659	4,336	4,325	2,218
Grant status										
Did not receive grants	362	419	1,103	1,727	1,396	3,094	4,478	3,940	4,021	1,076
Received grants	664	699	1,363	2,028	2,339	4,217	5,628	4,274	4,158	2,119
Work-study status										
No work-study	412	469	1,150	1,777	1,749	3,308	4,684	4,136	4,068	1,301
Received work-study	—	1,001	2,052	2,698	—	7,869	8,570	—	—	3,966
Loan status										
No loans	407	448	1,102	1,690	1,446	2,902	4,307	3,710	3,629	1,083
Received loans	—	1,105	1,646	2,332	3,180	6,076	7,013	4,854	4,677	3,450
Other type aid and assistance status										
No other aid	395	465	1,155	1,750	1,609	3,513	4,787	4,123	3,960	1,303
Received other aid	1,534	804	1,724	2,734	4,683	5,069	7,513	4,435	5,624	2,563

Table 2.2c—Average tuition and fees for part-time or part-year undergraduates, by level and control of institution and student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for-profit less-than-2-year	Private for-profit 2-years-or-more	Average total costs, all students
Attendance-adjusted total costs										
Less than $4,000	$199	$267	$569	$669	$601	$902	$1,060	$1,185	$924	$375
$4,000–$7,999	536	595	1,180	1,526	1,491	2,014	2,411	3,235	2,903	1,155
$8,000–$11,999	698	945	1,642	2,389	3,010	4,039	4,507	4,530	4,539	2,305
$12,000–$15,999	943	1,146	2,279	3,705	3,918	6,177	7,043	5,490	5,697	3,820
$16,000 or more	—	1,678	2,443	5,388	—	9,964	10,714	6,338	8,425	6,559
Local residence										
On campus	—	1,023	1,871	2,944	—	7,512	7,028	4,896	—	3,702
Off campus	402	415	1,064	1,675	1,699	2,634	4,345	4,069	4,070	1,198
With parents	349	550	1,212	1,544	1,720	3,865	5,004	4,308	4,029	1,257
With relatives/other	446	703	1,074	1,392	—	2,727	—	3,584	—	1,235
Parent's education										
Less than high school diploma	339	401	894	1,249	1,476	2,713	3,612	4,190	4,252	1,060
High school diploma/GED	455	456	1,126	1,663	1,761	3,186	4,348	4,130	3,948	1,200
Some PSE, less than bachelor's	418	513	1,180	1,642	1,865	3,603	5,226	4,142	4,496	1,234
Bachelor's degree	436	467	1,203	1,927	1,487	4,254	4,883	4,273	4,254	1,367
Advanced degree	287	540	1,305	2,094	1,344	4,930	5,870	4,381	3,985	1,760

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students for whom net costs were nonzero and nonmissing to ensure that total costs less total financial aid would equal net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Section 3

Characteristics of Financial Aid

All Types and Sources of Aid

- Four of every ten undergraduates received financial aid during the 1992–93 academic year. One-third received grants, while one in five took out a loan. (table 3.1a)
- As total cost of attendance increased for undergraduates, the percentage receiving any financial aid also increased. In particular, the proportion of undergraduates who received grants and loans rose with the cost of attendance. (table 3.1a)

Federal Aid

- About one in three undergraduates got federal financial aid during the 1992–93 school year. Federal aid was disbursed primarily in the form of grants. The second most common type of federal aid was student loans, with only about 3 percent receiving work-study and 3 percent receiving other federal aid. (table 3.2a)
- Dependent students, independent students without dependents and independent students with dependents were all about equally likely to be awarded federal financial aid. The type of aid received, however, varied by dependency status. Independent students were more likely to be awarded grants, while a higher percentage of dependent than independent students received work-study. (table 3.2a)
- For aided undergraduates, student loans from any source made up the largest average dollar amount of any type of aid disbursed. (see table 3.1b) Average dollar amounts of federal aid, on the other hand, were as large for "other" types of aid (including PLUS loans) as for student loans. (table 3.2b)
- Among undergraduates who received any financial aid, three out of four were awarded some type of federal aid. The amount of aid awarded varied by attendance pattern. The average amount of federal aid received by aided undergraduates overall was $3,567. Consistent with higher costs for full-time attendance, full-time full-year students were awarded federal aid in amounts an average of about $1,000 higher than part-time or part-year students. (table 3.2c)
- The percentage of undergraduates receiving federal aid varied by control and level of the institution they attended. Students at private for-profit institutions were more likely to receive federal aid than those at public or private not-for-profit institutions. Those at less-than-2-year institutions were more likely than students at 2-year or 4-year institutions to receive federal aid. (table 3.2d)
- Average dollar amounts of federal financial aid received by undergraduates also varied by institution control and level. In general, undergraduates who attended more expensive institutions received larger aid amounts: an average of $4501 at private not-

for-profits versus $3,101 at public institutions, for example. Undergraduates at 4-year institutions received the largest average dollar amounts of federal aid, while those at 2-year institutions (mostly community colleges) received the least. (table 3.2e)

State Aid

- About one in ten undergraduates received some form of state-sponsored financial aid, or one third the number who received federal aid (see table 3.2a). As with federal aid, grants were the most common type of state-sponsored aid awarded. (table 3.3a)
- The average dollar amount of state aid received by those students who were awarded state aid was $1,371, or about one-third that of the average federal award (see table 3.2b). Like federal financial aid awards (see table 3.2a), the largest dollar amounts of aid were awarded as loans, though fewer than one percent of all undergraduates received state loans (see table 3.3a). (table 3.3b)
- The proportion of students receiving state aid and the amount awarded varied by institutional control. Students at private for-profit institutions were less likely than those at public or private not-for-profits to receive state aid, though they were most likely to receive federal aid (see table 3.2d). Undergraduates at private not-for-profit institutions were most likely to receive state financial aid, with 18 percent of students at these institutions awarded state money.(table 3.3c) Similar to federal financial aid allocation, students at private institutions received larger dollar amounts of state aid than those at public institutions. (table 3.3d)
- The proportion of students receiving state financial aid also varied by level of institution attended, and again state money was allocated differently than federal aid. While students at less-than-2-year institutions were most likely to receive federal aid, only 3 percent of students at less-than-2-year institutions received state aid, compared to 7 percent of 2-year students and 15 percent of 4-year students (table 3.3c). However, the 3 percent of students who attended less-than-2-year institutions and received state aid also received larger dollar amounts, on average, than students at 2-year or 4-year institutions (table 3.3d). Overall, 44 percent of state aid went to students at public 2-year schools, 31 percent went to public 4-year schools, and the rest was about evenly disbursed over the other institution types.

Institutional Aid

- One in ten undergraduates received financial aid from the institution they attended. As with federal and state aid, the most common type of institutional aid was a grant (table 3.4a). Grants were also the type of aid disbursed in the largest amounts by institutions, compared to federal and state aid, which was disbursed in greater amounts as loans than as grants (see tables 3.2c and 3.3b). (table 3.4b)
- The proportion of students receiving institutional aid varied widely across institutional control. One third of all undergraduates at private not-for-profit institutions received grants from their institution, while only 8 percent of those who attended public institutions and 4 percent of private for-profit students received institutional grants

(table 3.4a). Average dollar amounts of aid also varied, with the average private not-for-profit award more than twice that of private for-profit or public institutions. (table 3.4d)

Aid Packaging

- Undergraduates received various combinations of financial aid types. Overall, students were most likely to receive only grants: 40 percent of aid recipients received grants as their only form of financial aid and an additional 25 percent combined a grant with a loan. (table 3.5a)

Table 3.1a—Percentage of undergraduates receiving aid by type of aid, by student and institutional characteristics: 1992–93

	Any aid	Any grants	Any work-study	Any loan	Any other type of aid
Total	41.4	34.6	4.8	19.8	5.8
Type of institution					
Public					
Less-than-2-year	22.2	19.7	0.8	1.2	2.3
2-year	27.1	24.0	1.5	6.5	3.5
4-year, nondoctoral granting	45.2	37.1	6.0	23.3	5.8
4-year, doctoral granting	46.0	35.3	5.5	26.5	7.6
Private, not for profit					
Less-than-4-year	54.4	46.7	2.5	25.7	9.4
4-year, nondoctoral granting	63.4	57.1	16.6	36.7	8.7
4-year, doctoral granting	56.5	49.1	14.1	34.5	8.9
Private, for profit					
Less-than-2-year	74.5	60.6	0.6	41.7	7.1
2-years-or-more	68.1	45.1	2.0	51.8	13.2
Level of Institution					
Less-than-2-year	61.1	50.2	0.6	31.2	6.0
2- to 3-years	30.1	25.9	1.5	9.4	4.2
4-or-more-years	50.4	41.5	8.7	28.8	7.4
Control of institution					
Public	34.5	28.8	3.2	14.0	4.8
Private, not-for-profit	59.9	53.1	14.2	34.8	8.9
Private, for-profit	71.8	54.1	1.2	45.9	9.6
Type of institution (4-year aggregates)					
Public, 4-year	45.6	36.1	5.7	25.1	6.8
Private, not for profit, 4-year	60.6	53.8	15.6	35.8	8.8
Gender					
Male	39.1	31.8	4.6	18.9	6.9
Female	42.9	36.6	5.0	20.1	4.9
Race–ethnicity					
White, non-Hispanic	39.3	32.1	4.5	19.2	5.6
Black, non-Hispanic	54.0	47.2	6.8	26.0	8.2
Hispanic	43.0	38.8	4.0	14.9	4.9
Asian/Pacific Islander	30.8	26.8	5.8	15.1	2.7
American Indian	47.8	42.6	4.4	15.2	8.4
Dependency status for financial aid					
Dependent	41.7	33.5	7.1	21.7	7.1
Independent without dependents	42.3	35.5	3.4	20.4	5.8
Independent with dependents	40.6	35.8	2.2	16.3	4.0
Income and dependency status					
Dependent					
Less than $10,000	78.5	74.9	12.0	39.5	8.2
$10,000–$19,999	72.1	67.3	12.6	36.9	7.4
$20,000–$29,999	61.0	55.1	12.5	37.3	8.8
$30,000–$39,999	46.3	35.4	9.3	28.5	8.5
$40,000–$49,999	33.2	22.8	5.8	19.3	7.8
$50,000–$59,999	32.3	21.9	5.1	16.1	7.0
$60,000–$69,999	30.0	20.5	5.2	14.6	7.0
$70,000–$79,999	32.6	22.1	5.6	15.6	6.6
$80,000–$99,999	29.2	19.7	4.4	12.4	6.0
$100,000 or more	19.8	14.1	1.8	4.9	4.1

Table 3.1a—Percentage of undergraduates receiving aid by type of aid, by student and institutional characteristics: 1992–93—Continued

	Any aid	Any grants	Any work-study	Any loan	Any other type of aid
Income and dependency status (continued)					
Independent					
Less than $5,000	78.0	74.3	8.8	36.5	7.9
$5,000–$9,999	71.6	67.2	5.9	34.5	8.2
$10,000–$19,000	44.7	36.7	2.4	20.3	5.4
$20,000–$29,999	31.0	25.4	1.2	12.0	4.3
$30,000–$49,999	22.0	16.4	0.5	8.5	2.3
$50,000 or more	18.6	14.2	0.2	4.4	1.5
Attendance-adjusted total costs					
Less than $4,000	17.7	15.5	0.4	2.9	1.7
$4,000–$7,999	41.5	34.8	3.2	16.3	4.9
$8,000–$11,999	54.9	45.0	6.0	28.2	8.1
$12,000–$15,999	61.3	50.3	8.6	35.5	10.1
$16,000 or more	62.4	52.3	14.6	42.9	10.7
Age as of 12/31/92					
23 years or younger	45.6	37.4	7.0	23.6	7.3
24–29 years	41.2	35.0	2.8	19.8	5.0
30–39 years	37.5	32.6	2.0	14.8	3.4
40 years or older	27.1	23.2	1.2	8.1	3.7
Tuition and fees					
Less than $500	19.5	17.3	0.8	4.3	2.5
$500–$999	36.7	31.7	1.9	10.4	4.0
$1,000–$1,999	47.0	39.6	4.2	20.2	5.7
$2,000–$3,999	56.2	44.8	6.4	31.3	7.9
$4,000–$7,999	67.8	54.0	8.3	42.3	11.1
$8,000 or more	63.5	54.0	19.6	45.5	11.9
Independent student total income percentile rank					
Lowest quartile	72.0	68.1	6.9	34.0	7.8
Middle quartiles	36.0	29.4	1.7	15.3	4.6
Highest quartile	20.4	15.1	0.3	6.9	1.8
Parent's total income percentile rank					
Lowest quartile	68.2	63.5	12.1	36.7	7.8
Middle quartiles	37.8	27.6	6.8	21.5	7.8
Highest quartile	28.6	19.6	4.4	12.6	6.2
Local residence					
On campus	63.0	52.5	17.5	38.6	12.0
Off campus	39.8	33.0	3.2	18.5	5.1
With parents	35.0	29.7	2.3	13.6	4.5
With relatives/other	37.0	32.8	2.9	15.2	4.2
Attendance pattern					
Full-time, full-year	57.9	48.1	10.2	32.2	9.5
Full-time, part-year	55.8	46.1	4.5	28.6	7.8
Part-time, full-year	32.3	27.5	2.4	11.9	3.6
Part-time, part-year	22.6	19.0	0.8	7.2	2.6

Table 3.1a—Percentage of undergraduates receiving aid by type of aid, by student and institutional characteristics: 1992-93—Continued

	Any aid	Any grants	Any work-study	Any loan	Any other type of aid
Parent's education					
Less than high school diploma	39.9	35.7	2.9	15.0	4.3
High school diploma/GED	39.2	32.3	3.8	18.8	5.6
Some PSE, less than bachelor's	39.3	32.2	4.8	19.4	6.0
Bachelor's degree	33.1	26.6	4.9	16.5	5.4
Advanced degree	32.3	25.5	5.1	15.0	4.6

NOTE: Percentage of students receiving various types of aid will not sum to the percentage of students receiving any aid because students may have received more than one type of aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.1b—Average amount of aid received by aided undergraduate students by type of aid, by student and institutional characteristics: 1992–93

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid
Total	$4,171	$2,522	$1,356	$3,266	$2,484
Type of institution					
Public					
Less-than-2-year	1,525	1,296	—	3,008	1,784
2-year	2,088	1,376	1,522	2,541	1,320
4-year, nondoctoral granting	3,659	2,109	1,229	2,841	2,314
4-year, doctoral granting	4,321	2,426	1,439	3,230	2,593
Private, not for profit					
Less-than-4-year	3,503	1,964	1,213	2,712	2,774
4-year, nondoctoral granting	6,479	4,193	1,142	3,460	2,919
4-year, doctoral granting	8,789	5,892	1,516	4,310	4,141
Private, for profit					
Less-than-2-year	3,710	1,878	3,610	3,332	3,024
2-years-or-more	5,056	2,175	1,760	3,826	3,372
Level of institution					
Less-than-2-years	$3,504	$1,825	$2,717	$3,309	$2,907
2- to 3-years	2,479	1,467	1,506	2,870	1,757
4-or-more-years	5,310	3,308	1,316	3,390	2,858
Control of institution					
Public	3,130	1,838	1,391	2,933	1,998
Private, not-for-profit	7,009	4,574	1,280	3,716	3,358
Private, for-profit	4,244	1,981	2,299	3,565	3,223
Type of institution (4-year aggregates)					
Public, 4-year	4,043	2,288	1,345	3,076	2,492
Private, not for profit, 4-year	7,366	4,832	1,281	3,798	3,429
Gender					
Male	4,411	2,684	1,355	3,358	2,548
Female	3,990	2,415	1,360	3,197	2,410
Race–ethnicity					
White, non-Hispanic	4,195	2,508	1,361	3,329	2,518
Black, non-Hispanic	4,123	2,450	1,294	2,995	2,484
Hispanic	3,574	2,355	1,475	3,079	2,162
Asian/Pacific Islander	5,126	3,467	1,458	3,291	2,399
American Indian	3,562	2,280	1,384	3,138	2,321
Dependency status for financial aid					
Dependent	4,844	3,140	1,290	3,027	3,056
Independent without dependents	3,977	2,180	1,495	3,672	1,862
Independent with dependents	3,251	1,863	1,541	3,417	1,522
Income and dependency status					
Dependent					
Less than $10,000	4,819	3,059	1,208	2,938	2,267
$10,000–$19,999	4,788	3,031	1,289	2,889	2,470
$20,000–$29,999	5,075	2,968	1,306	2,866	2,599
$30,000–$39,999	4,980	3,011	1,297	3,007	3,111
$40,000–$49,999	5,252	3,620	1,300	3,022	3,267
$50,000–$59,999	4,939	3,622	1,375	3,129	3,293
$60,000–$69,999	4,937	3,394	1,237	3,233	3,565
$70,000–$79,999	4,896	3,415	1,300	3,391	3,657
$80,000–$99,999	4,655	3,378	1,138	3,531	3,408
$100,000 or more	4,113	3,164	1,015	3,946	3,786

Table 3.1b—Average amount of aid received by aided undergraduate students by type of aid, by student and institutional characteristics: 1992–93—Continued

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid
Income and dependency status (continued)					
Independent					
Less than $5,000	4,303	2,480	1,431	3,367	2,006
$5,000–$9,999	4,035	2,250	1,513	3,332	1,658
$10,000–$19,000	3,470	1,859	1,545	3,664	1,575
$20,000–$29,999	2,864	1,435	1,795	3,611	1,577
$30,000–$49,999	2,736	1,430	1,678	3,732	1,687
$50,000 or more	2,337	1,531	—	4,390	1,454
Attendance-adjusted total costs					
Less than $4,000	1,186	938	923	1,582	838
$4,000–$7,999	2,752	1,693	1,293	2,522	1,981
$8,000–$11,999	4,020	2,305	1,378	3,122	2,540
$12,000–$15,999	5,171	2,984	1,283	3,600	2,788
$16,000 or more	7,948	5,010	1,454	4,124	3,368
Age as of 12/31/92					
23 years or younger	4,667	2,946	1,293	3,070	2,889
24–29 years	3,773	2,000	1,562	3,651	1,728
30–39 years	3,279	1,869	1,665	3,627	1,531
40 years or older	2,865	1,745	1,662	3,669	1,477
Tuition and fees					
Less than $500	1,662	961	1,423	2,809	1,048
$500–$999	2,204	1,475	1,543	2,434	1,457
$1,000–$1,999	3,245	1,983	1,337	2,785	2,114
$2,000–$3,999	4,089	2,344	1,338	3,059	2,551
$4,000–$7,999	5,195	2,921	1,321	3,535	3,080
$8,000 or more	9,385	6,200	1,360	4,153	3,825
Independent student total income percentile rank					
Lowest quartile	4,152	2,360	1,466	3,353	1,818
Middle quartiles	3,184	1,662	1,629	3,655	1,550
Highest quartile	2,614	1,512	—	3,900	1,778
Parent's total income percentile rank					
Lowest quartile	4,896	3,056	1,265	2,888	2,416
Middle quartiles	5,014	3,271	1,323	3,031	3,196
Highest quartile	4,798	3,397	1,208	3,414	3,628
Local residence					
On campus	6,492	4,322	1,219	3,140	3,274
Off campus	3,749	2,098	1,504	3,449	2,139
With parents	3,271	2,081	1,384	2,870	2,374
With relatives/other	3,381	1,891	1,518	3,297	2,062
Attendance pattern					
Full-time, full-year	5,543	3,487	1,357	3,465	2,932
Full-time, part-year	3,536	2,002	1,149	2,882	2,286
Part-time, full-year	3,101	1,872	1,563	3,213	1,796
Part-time, part-year	2,153	1,165	1,328	2,966	1,634

Table 3.1b—Average amount of aid received by aided undergraduate students by type of aid, by student and institutional characteristics: 1992-93—Continued

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid
Parent's education					
Less than high school diploma	$3,294	$2,070	$1,423	$3,061	$1,739
High school diploma/GED	3,938	2,327	1,312	3,242	2,347
Some PSE, less than bachelor's	4,139	2,446	1,277	3,237	2,471
Bachelor's degree	4,784	3,040	1,409	3,361	2,820
Advanced degree	4,824	3,268	1,285	3,470	3,072

—Sample size is too small for a reliable estimate.

NOTE: Average aid amounts for the various type of aid will not sum to the total average aid amount because aided students did not all receive each type of aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.2a—Percentage of undergraduates receiving federal aid by type of aid, by student and institutional characteristics: 1992–93

	Any federal aid	Federal grants	Federal work-study	Federal loans	Any other financial aid
Total	31.3	22.6	3.1	19.2	2.7
Type of institution					
Public					
Less-than-2-year	17.5	16.2	0.6	1.2	0.4
2-year	18.4	16.3	0.9	6.2	0.5
4-year, nondoctoral granting	35.9	26.8	3.3	22.5	2.8
4-year, doctoral granting	33.5	20.9	3.3	25.8	4.2
Private, not for profit					
Less-than-4-year	43.1	33.7	2.1	25.0	3.9
4-year, nondoctoral granting	48.5	31.2	11.8	35.7	5.0
4-year, doctoral granting	38.6	16.1	9.7	32.9	5.7
Private, for profit					
Less-than-2-year	70.5	57.9	0.2	41.1	4.4
2-years-or-more	63.3	38.7	0.9	51.7	10.1
Level of institution					
Less-than-2-years	56.9	47.4	0.3	30.7	3.3
2- to 3-years	21.5	18.0	0.9	9.1	1.2
4-or-more-years	37.9	23.9	5.6	28.0	4.2
Control of institution					
Public	24.9	19.2	1.9	13.5	1.8
Private, not-for-profit	44.3	25.9	10.0	33.6	5.2
Private, for-profit	67.5	49.9	0.5	45.5	6.8
Type of institution (4-year aggregates)					
Public, 4-year	34.5	23.4	3.3	24.4	3.6
Private, not for profit, 4-year	44.5	25.0	10.9	34.5	5.3
Gender					
Male	28.1	19.2	2.9	18.3	2.8
Female	33.3	25.0	3.2	19.5	2.5
Race–ethnicity					
White, non-Hispanic	28.4	19.2	2.9	18.6	2.7
Black, non-Hispanic	46.4	38.2	4.4	25.7	3.9
Hispanic	35.5	30.7	2.7	14.2	1.5
Asian/Pacific Islander	24.7	18.7	3.7	14.8	1.1
American Indian	33.8	29.1	2.9	14.8	1.6
Dependency status for financial aid					
Dependent	30.8	18.6	4.6	20.8	5.0
Independent without dependents	33.0	26.6	2.0	20.1	0.8
Independent with dependents	30.9	26.1	1.5	16.1	0.4
Income and dependency status					
Dependent					
Less than $10,000	75.7	71.4	8.7	38.9	4.5
$10,000–$19,999	67.1	60.2	9.3	36.3	4.4
$20,000–$29,999	54.0	43.3	8.7	36.9	5.7
$30,000–$39,999	35.2	17.5	6.3	27.2	6.3
$40,000–$49,999	22.6	6.3	3.9	18.6	5.9
$50,000–$59,999	18.3	2.7	2.8	15.1	5.3
$60,000–$69,999	15.8	1.0	2.8	13.3	5.6
$70,000–$79,999	18.0	1.8	2.7	14.6	5.0
$80,000–$99,999	14.0	0.9	2.5	10.7	5.1
$100,000 or more	5.9	0.7	0.3	3.5	2.9

Table 3.2a—Percentage of undergraduates receiving federal aid by type of aid, by student and institutional characteristics: 1992-93—Continued

	Any federal aid	Federal grants	Federal work-study	Federal loans	Any other financial aid
Income and dependency status (continued)					
Independent					
Less than $5,000	72.9	69.0	5.8	36.0	1.9
$5,000-$9,999	65.8	62.0	3.6	34.1	1.0
$10,000-$19,000	36.1	28.4	1.3	20.1	0.6
$20,000-$29,999	20.0	15.1	0.7	11.9	0.3
$30,000-$49,999	10.4	4.3	0.3	8.3	0.2
$50,000 or more	4.8	1.0	0.0	4.2	0.0
Attendance-adjusted total costs					
Less than $4,000	9.7	8.4	0.2	2.7	0.1
$4,000-$7,999	31.5	24.9	1.9	15.9	2.1
$8,000-$11,999	43.3	31.9	3.6	27.6	4.2
$12,000-$15,999	49.7	34.3	5.8	34.8	5.2
$16,000 or more	49.7	27.6	10.1	41.3	5.9
Age as of 12/31/92					
23 years or younger	34.9	23.1	4.6	22.7	4.6
24-29 years	33.8	27.3	1.7	19.6	0.5
30-39 years	27.0	22.0	1.3	14.5	0.4
40 years or older	16.1	13.4	0.6	7.9	0.3
Tuition and fees					
Less than $500	11.9	10.6	0.5	4.2	0.3
$500-$999	25.8	21.9	1.1	9.8	1.0
$1,000-$1,999	36.5	28.9	2.2	19.6	2.0
$2,000-$3,999	44.7	31.1	4.2	30.7	4.2
$4,000-$7,999	56.3	38.6	5.2	41.4	6.8
$8,000 or more	48.9	21.5	13.9	43.7	8.2
Independent student total income percentile rank					
Lowest quartile	66.4	62.7	4.5	33.6	1.4
Middle quartiles	26.0	19.6	0.9	15.1	0.4
Highest quartile	7.8	2.4	0.2	6.6	0.1
Parent's total income percentile rank					
Lowest quartile	63.0	55.9	8.7	36.2	4.5
Middle quartiles	26.1	10.2	4.4	20.5	5.8
Highest quartile	14.1	1.1	2.2	11.1	5.0
Local residence					
On campus	47.2	26.7	11.9	37.3	8.3
Off campus	29.6	22.1	2.0	18.1	1.7
With parents	27.4	21.4	1.4	13.0	2.3
With relatives/other	30.4	24.8	1.6	14.7	1.6
Attendance pattern					
Full-time, full-year	44.8	29.4	6.8	31.2	5.2
Full-time, part-year	48.0	37.0	2.7	28.0	3.4
Part-time, full-year	22.1	17.2	1.4	11.6	1.0
Part-time, part-year	14.6	11.6	0.4	6.9	0.8

Table 3.2a—Percentage of undergraduates receiving federal aid by type of aid, by student and institutional characteristics: 1992–93—Continued

	Any federal aid	Federal grants	Federal work-study	Federal loans	Any other federal aid
Parent's education					
Less than high school diploma	30.4	26.7	1.9	14.5	0.9
High school diploma/GED	29.1	20.7	2.5	18.5	2.4
Some PSE, less than bachelor's	28.5	19.5	3.4	18.7	3.2
Bachelor's degree	22.9	13.9	3.1	15.7	2.9
Advanced degree	19.3	9.6	2.8	14.2	2.6

NOTE: Percentage of students receiving various types of federal aid will not sum to the percentage receiving any federal aid because students may have received more than one type of federal aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.2b—Average amount of federal aid received by undergraduates who received each type of aid, by type of aid and student and institutional characteristics: 1992–93

	Total federal aid amount	Total federal grant amount	Total federal work-study amount	Total federal loan amount	Other type federal amount
Total	$3,567	$1,679	$1,255	$3,186	$3,249
Type of institution					
Public					
Less-than-2-year	1,417	1,249	—	2,912	—
2-year	2,244	1,375	1,446	2,578	2,786
4-year, nondoctoral granting	3,386	1,743	1,231	2,773	3,086
4-year, doctoral granting	4,108	1,815	1,360	3,163	3,240
Private, not for profit					
Less-than-4-year	3,186	1,712	—	2,643	2,826
4-year, nondoctoral granting	4,349	1,988	1,070	3,360	3,300
4-year, doctoral granting	5,180	2,185	1,332	3,989	3,584
Private, for profit					
Less-than-2-year	3,549	1,739	—	3,289	3,204
2-years-or-more	4,710	1,740	1,702	3,753	3,519
Level of institution					
Less-than-2-years	$3,371	$1,703	$1,163	$3,266	$3,154
2- to 3-years	2,641	1,429	1,436	2,871	3,091
4-or-more-years	4,142	1,864	1,224	3,279	3,305
Control of institution					
Public	3,101	1,573	1,341	2,896	3,111
Private, not-for-profit	4,501	1,996	1,167	3,534	3,380
Private, for-profit	4,004	1,739	1,618	3,509	3,400
Type of institution (4-year aggregates)					
Public, 4-year	3,789	1,780	1,305	3,011	3,189
Private, not for profit, 4-year	4,646	2,040	1,166	3,607	3,426
Gender					
Male	3,770	1,706	1,252	3,275	3,400
Female	3,430	1,665	1,257	3,119	3,116
Race–ethnicity					
White, non-Hispanic	3,677	1,648	1,254	3,243	3,290
Black, non-Hispanic	3,427	1,732	1,262	2,929	3,070
Hispanic	2,100	1,762	1,228	3,105	3,268
Asian/Pacific Islander	3,645	1,819	1,340	3,207	3,266
American Indian	3,000	1,687	—	3,012	—
Dependency status for financial aid					
Dependent	3,672	1,655	1,204	2,899	3,324
Independent without dependents	3,764	1,739	1,301	3,631	3,056
Independent with dependents	3,269	1,664	1,459	3,389	2,121
Income and dependency status					
Dependent					
Less than $10,000	3,760	2,071	1,233	2,919	2,787
$10,000–$19,999	3,523	1,836	1,197	2,826	2,705
$20,000–$29,999	3,595	1,459	1,253	2,792	3,006
$30,000–$39,999	3,667	1,162	1,187	2,953	3,322
$40,000–$49,999	3,810	1,268	1,167	2,873	3,411
$50,000–$59,999	3,818	1,267	1,154	2,943	3,550
$60,000–$69,999	4,033	1,233	1,230	2,963	3,513
$70,000–$79,999	3,817	1,395	1,171	3,068	3,669
$80,000–$99,999	4,048	—	1,210	3,144	3,718
$100,000 or more	4,017	—	—	3,320	3,827

Table 3.2b—Average amount of federal aid received by undergraduates who received each type of aid, by type of aid and student and institutional characteristics: 1992–93—Continued

	Total federal aid amount	Total federal grant amount	Total federal work-study amount	Total federal loan amount	Other type federal amount
Income and dependency status (continued)					
Independent					
Less than $5,000	3,619	1,915	1,275	3,311	2,743
$5,000–$9,999	3,530	1,812	1,390	3,301	2,222
$10,000–$19,000	3,343	1,549	1,485	3,653	2,919
$20,000–$29,999	3,172	1,256	1,476	3,582	—
$30,000–$49,999	3,527	1,125	1,679	3,697	—
$50,000 or more	4,181	1,842	—	4,326	—
Attendance-adjusted total costs					
Less than $4,000	1,460	1,111	1,015	1,648	—
$4,000–$7,999	2,694	1,476	1,093	2,515	2,990
$8,000–$11,999	3,678	1,776	1,371	3,055	3,223
$12,000–$15,999	4,276	1,920	1,222	3,510	3,389
$16,000 or more	5,129	2,122	1,289	3,941	3,486
Age as of 12/31/92					
23 years or younger	3,652	1,698	1,201	2,962	3,320
24–29 years	3,568	1,679	1,473	3,615	2,662
30–39 years	3,389	1,654	1,563	3,606	1,969
40 years or older	3,184	1,585	1,370	3,605	—
Tuition and fees					
Less than $500	2,131	1,132	1,453	2,836	3,062
$500–$999	2,256	1,359	1,180	2,493	2,714
$1,000–$1,999	3,082	1,700	1,259	2,771	3,092
$2,000–$3,999	3,778	1,875	1,316	3,001	3,129
$4,000–$7,999	4,343	1,910	1,181	3,422	3,337
$8,000 or more	5,418	2,219	1,235	3,925	3,506
Independent student total income percentile rank					
Lowest quartile	3,572	1,863	1,323	3,310	2,559
Middle quartiles	3,302	1,438	1,530	3,636	2,778
Highest quartile	3,742	1,283	—	3,851	—
Parent's total income percentile rank					
Lowest quartile	3,622	1,832	1,222	2,832	2,806
Middle quartiles	3,724	1,205	1,187	2,916	3,408
Highest quartile	3,986	1,315	1,195	3,056	3,633
Local residence					
On campus	4,320	1,926	1,158	2,976	3,351
Off campus	3,592	1,666	1,352	3,383	3,168
With parents	2,903	1,562	1,298	2,850	3,209
With relatives/other	3,183	1,633	1,784	3,285	—
Attendance pattern					
Full-time, full-year	4,227	2,003	1,271	3,349	3,340
Full-time, part-year	3,077	1,501	1,052	2,815	3,053
Part-time, full-year	3,0100	1,542	1,350	3,187	3,157
Part-time, part-year	2,551	1,191	1,186	2,964	3,102

Table 3.2b—Average amount of federal aid received by undergraduates who received each type of aid, by type of aid and student and institutional characteristics: 1992–93—Continued

	Total federal aid amount	Total federal grant amount	Total federal work-study amount	Total federal loan amount	Other type federal amount
Parent's education					
Less than high school diploma	$3,104	$1,674	$1,252	$3,072	$2,853
High school diploma/GED	3,566	1,663	1,241	3,162	3,210
Some PSE, less than bachelor's	3,767	1,747	1,220	3,168	3,159
Bachelor's degree	3,878	1,695	1,292	3,275	3,399
Advanced degree	3,978	1,709	1,191	3,361	3,515

—Sample size is too small for a reliable estimate.

NOTE: Average aid amounts for the various types of aid will not sum to the total average aid amount because aided students did not all receive each type of aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.2c—Percentage of aided undergraduates receiving federal aid, and average amount of federal aid received by attendance status, by student and institutional characteristics: 1992–93

	Full time/full year	Part time or part year	Percent receiving any federal aid	Average amount of aid among full time/ full year	Average amount of aid among part time or part year	Average federal aid amount federal recipients
Total	77.4	73.3	75.2	$4,227	$2,951	$3,567
Type of institution						
Public						
Less-than-2-year	84.3	76.3	78.8	1,999	1,123	1,417
2-year	74.3	65.3	67.6	2,601	2,105	2,244
4-year, nondoctoral granting	80.8	77.5	79.3	3,756	2,880	3,386
4-year, doctoral granting	72.3	73.1	72.6	4,330	3,723	4,108
Private, not for profit						
Less-than-4-year	85.8	75.2	78.6	3,834	2,786	3,186
4-year, nondoctoral granting	80.2	71.6	76.4	4,914	3,582	4,349
4-year, doctoral granting	70.0	63.1	68.0	5,474	4,418	5,180
Private, for profit						
Less-than-2-year	94.3	94.5	94.4	4,243	3,165	3,549
2-years-or-more	95.4	90.7	92.5	5,689	4,122	4,710
Level of institution						
Less-than-2-years	93.3	92.9	93.0	$4,035	$3,005	$3,371
2- to 3-years	78.5	68.0	70.8	3,222	2,362	2,641
4-or-more-years	75.9	73.5	74.9	4,527	3,539	4,142
Control of institution						
Public	75.3	69.2	71.9	3,691	2,590	3,101
Private, not-for-profit	76.2	70.1	73.7	5,068	3,639	4,501
Private, for-profit	94.8	93.2	93.7	4,911	3,493	4,004
Type of institution (4-year aggregates)						
Public, 4-year	75.6	75.2	75.4	4,090	3,321	3,789
Private, not for profit, 4-year	75.7	69.2	73.2	5,142	3,802	4,646
Gender						
Male	75.6	67.7	71.6	4,351	3,147	3,770
Female	78.7	76.7	77.6	4,131	2,839	3,430
Race-ethnicity						
White, non-Hispanic	74.8	69.6	72.1	4,270	3,084	3,677
Black, non-Hispanic	87.9	84.0	85.7	4,312	2,725	3,427
Hispanic	88.8	78.1	82.6	3,647	2,487	2,100
Asian/Pacific Islander	77.9	82.7	80.1	4,094	3,176	3,645
American Indian	73.6	68.5	70.7	3,858	2,317	3,000
Dependency status for financial aid						
Dependent	71.2	77.5	73.6	4,065	3,048	3,672
Independent without dependents	86.8	72.3	77.6	4,670	3,125	3,764
Independent with dependents	90.3	70.3	75.9	4,295	2,761	3,269
Income and dependency status						
Dependent						
Less than $10,000	96.4	96.4	96.4	4,432	3,087	3,760
$10,000-$19,999	93.2	92.6	92.9	4,188	2,697	3,523
$20,000-$29,999	88.4	88.4	88.4	3,988	2,923	3,595
$30,000-$39,999	78.8	70.5	75.5	4,023	2,990	3,667
$40,000-$49,999	68.9	66.0	67.9	3,991	3,404	3,810
$50,000-$59,999	54.9	60.1	56.3	3,821	3,778	3,818
$60,000-$69,999	49.7	61.1	52.6	4,110	3,810	4,033
$70,000-$79,999	52.9	62.0	55.0	3,847	3,795	3,817
$80,000-$99,999	48.7	43.1	47.4	4,184	3,620	4,048
$100,000 or more	30.3	27.5	29.7	3,953	4,289	4,017

Table 3.2c—Percentage of aided undergraduates receiving federal aid, and average amount of federal aid received by attendance status, by student and institutional characteristics: 1992-93—Continued

	Full time/full year	Part time or part year	Percent receiving any federal aid	Average amount of aid among full time/ full year	Average amount of aid among part time or part year	Average federal aid amount federal recipients
Income and dependency status (continued)						
Independent						
Less than $5,000	93.1	93.6	93.4	4,473	3,009	3,619
$5,000-$9,999	92.9	90.9	91.7	4,525	2,904	3,530
$10,000-$19,000	86.7	77.9	80.5	4,564	2,761	3,343
$20,000-$29,999	84.8	57.7	64.3	4,215	2,670	3,172
$30,000-$49,999	76.2	39.2	47.0	4,043	3,259	3,527
$50,000 or more	67.5	18.9	25.9	5,523	3,377	4,181
Attendance-adjusted total costs						
Less than $4,000	62.1	53.2	53.9	1,776	1,425	1,460
$4,000-$7,999	72.3	77.2	75.7	2,955	2,567	2,694
$8,000-$11,999	77.7	79.9	78.8	3,870	3,442	3,678
$12,000-$15,999	80.3	81.9	81.0	4,439	4,014	4,276
$16,000 or more	79.1	81.6	79.6	5,204	4,754	5,129
Age as of 12/31/92						
23 years or younger	73.9	79.2	76.1	4,114	3,019	3,652
24-29 years	88.8	78.3	81.6	4,658	2,959	3,568
30-39 years	88.9	65.2	71.7	4,432	2,849	3,389
40 years or older	85.0	52.8	58.9	4,320	2,757	3,184
Tuition and fees						
Less than $500	77.1	59.6	61.1	2,387	2,107	2,131
$500-$999	71.9	69.7	70.2	2,642	2,164	2,256
$1,000-$1,999	77.1	77.9	77.5	3,411	2,770	3,082
$2,000-$3,999	79.0	80.3	79.6	4,007	3,448	3,778
$4,000-$7,999	78.9	87.2	82.6	4,714	3,944	4,343
$8,000 or more	75.8	82.0	76.9	5,467	5,167	5,418
Independent student total income percentile rank						
Lowest quartile	92.8	91.6	92.1	4,498	2,955	3,572
Middle quartiles	85.8	66.6	71.7	4,422	2,766	3,302
Highest quartile	72.1	30.4	38.3	4,448	3,323	3,742
Parent's total income percentile rank						
Lowest quartile	91.8	92.8	92.3	4,188	2,902	3,622
Middle quartiles	69.2	68.2	68.9	3,960	3,229	3,724
Highest quartile	47.6	52.7	48.8	4,062	3,770	3,986
Local residence						
On campus	72.4	81.5	74.9	4,589	3,643	4,320
Off campus	81.2	69.5	74.0	4,369	3,018	3,592
With parents	75.6	79.5	77.8	3,377	2,500	2,903
With relatives/other	85.4	80.1	81.8	4,179	2,741	3,183
Parent's education						
Less than high school diploma	91.4	69.2	76.4	3,918	2,589	3,104
High school diploma/GED	82.5	67.4	74.2	4,137	2,988	3,566
Some PSE, less than bachelor's	77.6	68.0	72.7	4,318	3,175	3,767
Bachelor's degree	69.5	69.3	69.4	4,366	3,226	3,878
Advanced degree	59.8	59.3	59.6	4,365	3,390	3,978

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.2d—Percentage of undergraduates receiving federal aid by control and level of institution, by student and institutional characteristics: 1992–93

	Control of Institution			Level of Institution			
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more years	Percent receiving aid
Total	24.9	44.3	67.5	56.9	21.5	37.9	31.3
Gender							
Male	22.3	43.6	63.2	44.1	17.9	36.5	28.1
Female	27.0	44.2	68.7	62.0	23.8	38.6	33.3
Race–ethnicity							
White, non-Hispanic	23.2	40.1	65.2	53.6	20.0	34.4	28.4
Black, non-Hispanic	36.0	61.1	76.1	69.0	30.4	54.5	46.4
Hispanic	22.6	72.3	70.6	53.1	20.6	53.5	35.5
Asian/Pacific Islander	21.4	31.6	42.6	38.2	17.5	30.0	24.7
American Indian	33.5	30.5	46.2	34.5	27.2	45.9	33.8
Dependency status for financial aid							
Dependent	24.6	47.0	62.9	48.9	19.6	36.8	30.8
Independent without dependents	27.4	42.5	69.3	56.4	21.8	43.7	33.0
Independent with dependents	23.8	39.2	69.6	61.2	23.1	36.0	30.9
Income and dependency status							
Dependent							
Less than $10,000	69.7	85.1	89.4	83.4	63.8	82.2	75.7
$10,000–$19,999	60.7	84.5	85.9	79.2	50.0	80.3	67.1
$20,000–$29,999	46.5	79.7	73.4	68.8	34.0	66.6	54.0
$30,000–$39,999	28.1	67.0	45.1	27.0	17.6	53.6	35.2
$40,000–$49,999	15.9	59.0	49.9	21.5	8.5	40.4	22.6
$50,000–$59,999	12.3	41.5	37.5	21.1	7.1	22.8	18.3
$60,000–$69,999	9.9	27.7	54.3	21.5	6.8	18.7	15.8
$70,000–$79,999	11.4	29.3	—	—	5.4	21.5	18.0
$80,000–$99,999	7.8	31.8	—	—	2.4	17.9	14.0
$100,000 or more	4.3	9.3	—	—	1.4	7.1	5.9
Independent							
Less than $5,000	66.8	77.7	89.3	85.6	67.2	73.2	72.9
$5,000–$9,999	59.2	77.4	87.2	76.9	59.1	70.0	65.8
$10,000–$19,000	28.4	50.9	74.0	61.3	27.4	42.4	36.1
$20,000–$29,999	15.9	27.4	51.0	40.4	14.7	26.6	20.0
$30,000–$49,999	7.2	17.9	40.0	25.6	6.6	16.6	10.4
$50,000 or more	1.9	11.8	27.0	16.9	1.8	9.0	4.8
Level of institution							
Less-than-2-years	17.5	56.2	70.5	100.0	0.0	0.0	56.9
2- to 3-years	18.4	41.7	71.4	0.0	100.0	0.0	21.5
4-or-more-years	34.5	44.5	47.8	0.0	0.0	100.0	37.9
Attendance-adjusted total costs							
Less than $4,000	9.0	12.1	30.3	17.3	8.4	12.6	9.7
$4,000–$7,999	27.5	41.0	65.8	53.3	25.6	35.2	31.5
$8,000–$11,999	37.9	50.3	73.8	72.0	38.4	42.0	43.3
$12,000–$15,999	43.4	51.5	74.9	71.9	49.4	46.6	49.7
$16,000 or more	41.8	50.5	68.4	61.7	51.8	48.4	49.7
Age as of 12/31/92							
23 years or younger	28.0	48.7	72.0	61.9	24.2	39.6	34.9
24–29 years	27.7	45.7	68.2	60.1	24.3	41.7	33.8
30–39 years	21.1	35.2	66.2	53.3	21.0	31.8	27.0
40 years or older	11.8	26.2	46.6	40.1	10.7	22.4	16.1

Table 3.2d—Percentage of undergraduates receiving federal aid by control and level of institution, by student and institutional characteristics: 1992–93—Continued

	Control of Institution			Level of Institution			
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	Percent receiving aid
Tuition and fees							
Less than $500	11.9	12.9	16.8	9.8	11.7	14.2	11.9
$500–$999	25.9	26.4	19.0	32.6	25.6	25.6	25.8
$1,000–$1,999	36.3	31.7	51.0	45.9	34.9	36.8	36.5
$2,000–$3,999	40.0	47.4	70.3	68.3	45.8	42.1	44.7
$4,000–$7,999	36.6	54.9	75.0	76.3	64.8	46.2	56.3
$8,000 or more	33.2	48.6	71.7	80.9	70.1	46.5	48.9
Independent student total income percentile rank							
Lowest quartile	59.4	76.2	87.7	80.6	59.0	69.4	66.4
Middle quartiles	20.2	36.3	62.8	50.9	18.7	33.2	26.0
Highest quartile	4.7	14.8	35.2	22.2	4.3	13.0	7.8
Parent's total income percentile rank							
Lowest quartile	55.8	82.4	82.9	79.3	45.8	74.4	63.0
Middle quartiles	19.5	55.1	48.4	26.5	12.3	37.3	26.1
Highest quartile	8.8	24.0	42.3	29.1	4.5	16.7	14.1
Local residence							
On campus	42.8	52.2	78.6	71.9	43.6	47.2	47.2
Off campus	24.1	38.4	66.4	56.7	21.2	35.1	29.6
With parents	20.4	46.4	68.1	55.6	20.1	34.0	27.4
With relatives/other	23.6	41.0	72.2	60.8	23.3	35.1	30.4
Attendance pattern							
Full-time, full-year	39.1	53.0	72.1	61.3	39.6	45.3	44.8
Full-time, part-year	36.1	57.0	70.9	66.1	41.6	45.2	48.0
Part-time, full-year	19.3	32.8	59.7	50.8	17.1	28.0	22.1
Part-time, part-year	12.6	19.7	47.3	30.1	11.8	19.7	14.6
Parent's education							
Less than high school diploma	24.1	44.9	61.0	47.8	21.6	42.6	30.4
High school diploma/GED	23.6	42.9	61.3	50.2	19.0	39.2	29.1
Some PSE, less than bachelor's	23.2	48.4	60.2	48.2	17.4	39.6	28.5
Bachelor's degree	18.2	37.8	52.0	36.8	13.4	29.4	22.9
Advanced degree	15.1	28.2	43.2	32.7	10.5	23.0	19.3

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

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Table 3.2e—Average amount of federal aid received by aided undergraduates by control and level of institution, by student and institutional characteristics: 1992–93

	Control of Institution			Level of Institution			Average federal aid amount
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	
Total	$3,101	$4,501	$4,004	$3,371	$2,641	$4,142	$3,567
Gender							
Male	3,278	4,585	4,544	3,666	2,821	4,230	3,770
Female	2,980	4,471	3,724	3,287	2,500	4,085	3,430
Race–ethnicity							
White, non-Hispanic	3,166	4,656	4,444	3,722	2,768	4,209	3,677
Black, non-Hispanic	3,064	4,812	3,064	2,555	2,381	4,303	3,427
Hispanic	2,588	3,121	3,690	3,639	2,309	3,245	2,100
Asian/Pacific Islander	3,067	5,057	4,283	3,670	2,575	4,234	3,645
American Indian	2,621	4,552	5,021	3,038	1,961	4,144	3,000
Dependency status for financial aid							
Dependent	3,129	4,552	4,348	3,702	2,634	4,016	3,672
Independent without dependents	3,322	4,809	4,353	3,777	2,648	4,478	3,764
Independent with dependents	2,889	4,124	3,625	3,082	2,644	4,170	3,269
Income and dependency status							
Dependent							
Less than $10,000	3,403	4,832	3,636	3,575	2,647	4,363	3,760
$10,000–$19,999	3,003	4,780	4,049	3,559	2,318	4,151	3,523
$20,000–$29,999	2,994	4,818	4,504	3,550	2,486	3,984	3,595
$30,000–$39,999	2,979	4,602	5,476	4,499	2,650	3,959	3,667
$40,000–$49,999	3,199	4,542	5,159	4,454	3,253	3,926	3,810
$50,000–$59,999	3,369	4,214	5,195	5,279	3,877	3,772	3,818
$60,000–$69,999	3,464	4,278	5,856	—	—	4,003	4,033
$70,000–$79,999	3,393	4,161	—	—	—	3,870	3,817
$80,000–$99,999	3,718	4,285	—	—	—	4,077	4,048
$100,000 or more	3,738	4,253	—	—	—	4,215	4,017
Independent							
Less than $5,000	3,439	4,490	3,499	2,975	2,666	4,656	3,619
$5,000–$9,999	3,188	4,801	3,757	3,271	2,643	4,551	3,530
$10,000–$19,000	2,894	4,138	3,984	3,314	2,666	4,029	3,343
$20,000–$29,999	2,535	4,169	4,368	3,554	2,371	3,955	3,172
$30,000–$49,999	2,960	4,283	4,287	3,904	2,961	3,937	3,527
$50,000 or more	2,705	4,767	4,990	4,759	—	4,444	4,181
Level of institution							
Less-than-2-years	1,417	2,967	3,549	3,371	0	0	3,371
2- to 3-years	2,244	3,218	4,522	0	2,641	0	2,641
4-or-more-years	3,789	4,646	5,252	0	0	4,142	4,142
Attendance-adjusted total costs							
Less than $4,000	1,397	1,730	1,956	1,499	1,357	1,685	1,460
$4,000–$7,999	2,643	2,646	2,976	2,559	2,325	3,034	2,694
$8,000–$11,999	3,585	3,955	3,803	3,359	3,027	4,093	3,678
$12,000–$15,999	3,976	4,847	4,403	3,662	3,591	4,692	4,276
$16,000 or more	4,259	5,420	5,640	5,001	4,139	5,335	5,129
Age as of 12/31/92							
23 years or younger	3,134	4,590	4,136	3,542	2,641	4,078	3,652
24–29 years	3,196	4,530	3,993	3,287	2,647	4,399	3,568
30–39 years	2,957	4,304	3,843	3,278	2,701	4,289	3,389
40 years or older	2,843	3,769	3,571	2,915	2,538	4,024	3,184

Table 3.2e—Average amount of federal aid received by aided undergraduates by control and level of institution, by student and institutional characteristics: 1992–93—Continued

	Control of Institution			Level of Institution			Average federal aid amount
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	
Tuition and fees							
Less than $500	$2,094	$3,316	—	$1,319	$2,027	$2,926	$2,131
$500–$999	2,255	2,177	2,710	1,564	2,042	2,669	2,256
$1,000–$1,999	3,170	2,532	2,563	2,242	2,493	3,456	3,082
$2,000–$3,999	4,002	3,581	3,159	2,896	3,178	4,057	3,778
$4,000–$7,999	4,389	4,650	4,141	3,568	4,780	4,725	4,343
$8,000 or more	4,500	5,355	6,349	6,492	5,417	5,357	5,418
Independent student total income percentile rank							
Lowest quartile	3,302	4,642	3,621	3,115	2,650	4,606	3,572
Middle quartiles	2,801	4,130	4,095	3,404	2,607	3,981	3,302
Highest quartile	2,856	4,566	4,568	4,182	2,939	4,186	3,742
Parent's total income percentile rank							
Lowest quartile	3,112	4,841	3,960	3,609	2,465	4,161	3,622
Middle quartiles	3,125	4,467	5,187	4,282	2,945	3,903	3,724
Highest quartile	3,512	4,249	5,079	3,862	3,655	4,014	3,986
Local residence							
On campus	3,682	4,989	5,520	4,876	2,623	4,473	4,320
Off campus	3,272	4,363	3,982	3,286	2,790	4,243	3,592
With parents	2,279	3,803	3,863	3,430	2,354	3,276	2,903
With relatives/other	2,549	4,560	4,059	2,958	2,486	4,089	3,183
Attendance pattern							
Full-time, full-year	3,691	5,068	4,911	4,035	3,222	4,527	4,227
Full-time, part-year	2,489	3,563	3,557	3,218	2,501	3,427	3,077
Part-time, full-year	2,808	4,046	3,724	2,580	2,390	3,891	3,010
Part-time, part-year	2,388	3,054	2,991	2,377	2,204	3,118	2,551
Parent's education							
Less than high school diploma	2,666	4,027	3,674	3,088	2,444	3,845	3,104
High school diploma/GED	3,029	4,695	4,315	3,676	2,679	4,123	3,566
Some PSE, less than bachelor's	3,229	4,928	4,623	3,876	2,783	4,257	3,767
Bachelor's degree	3,385	4,714	4,639	3,672	2,786	4,270	3,878
Advanced degree	3,478	4,628	4,642	4,075	2,776	4,235	3,978

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.3a—Percentage of undergraduates receiving state aid by type of aid, by student and institutional characteristics: 1992–93

	Any state aid	Any state grants	Any state loans	Any state work-study	Any other type of state aid	Any state non-need-based grants or scholarships
Total	10.4	8.9	0.4	0.4	1.2	0.6
Type of institution						
Public						
Less-than-2-year	3.3	2.1	0.1	0.2	1.1	0.1
2-year	6.7	5.7	0.1	0.3	1.0	0.2
4-year, nondoctoral granting	15.2	13.1	1.2	0.9	1.0	0.6
4-year, doctoral granting	11.6	9.8	0.6	0.5	1.2	1.2
Private, not for profit						
Less-than-4-year	13.8	10.0	0.0	0.0	4.0	0.0
4-year, nondoctoral granting	21.6	19.1	0.6	0.6	2.0	2.0
4-year, doctoral granting	14.9	13.8	0.8	0.3	0.7	0.6
Private, for profit						
Less-than-2-year	3.4	1.3	0.2	0.0	2.0	0.0
2-years-or-more	8.5	7.2	0.1	0.2	1.3	0.1
Level of institution						
Less-than-2-years	3.4	1.4	0.2	0.1	1.8	0.0
2- to 3-years	7.0	5.9	0.1	0.3	1.2	0.2
4-or-more-years	14.8	12.9	0.8	0.6	1.2	1.1
Control of institution						
Public	9.3	7.9	0.4	0.5	1.1	0.5
Private, not-for-profit	18.3	16.2	0.6	0.4	1.7	1.3
Private, for-profit	5.6	3.7	0.1	0.1	1.7	0.0
Type of institution (4-year aggregates)						
Public, 4-year	13.1	11.2	0.8	0.7	1.1	0.9
Private, not for profit, 4-year	18.9	16.9	0.7	0.5	1.5	1.4
Local residence						
On campus	17.1	14.8	0.8	0.8	1.5	1.9
Off campus	9.3	7.8	0.4	0.4	1.3	0.3
With parents	9.9	8.7	0.3	0.3	0.9	0.5
With relatives/other	7.7	6.2	0.1	0.2	1.3	0.4
Gender						
Male	9.5	8.0	0.4	0.4	1.1	0.6
Female	11.0	9.5	0.4	0.5	1.2	0.6
Race–ethnicity						
White, non-Hispanic	9.8	8.4	0.5	0.4	1.0	0.6
Black, non-Hispanic	12.6	10.3	0.2	0.4	2.1	0.5
Hispanic	11.2	9.8	0.3	0.4	1.4	0.3
Asian/Pacific Islander	10.4	9.2	0.2	0.6	0.7	0.3
American Indian	9.0	7.6	0.3	0.6	1.0	0.0
Dependency status for financial aid						
Dependent	11.3	9.8	0.6	0.5	0.9	0.9
Independent without dependents	10.3	8.5	0.3	0.4	1.7	0.3
Independent with dependents	9.2	7.7	0.2	0.3	1.4	0.2

Table 3.3a—Percentage of undergraduates receiving state aid by type of aid, by student and institutional characteristics: 1992-93—Continued

	Any state aid	Any state grants	Any state loans	Any state work-study	Any other type of state aid	Any state non-need-based grants or scholarships
Income and dependency status						
Dependent						
Less than $10,000	26.0	23.8	0.4	0.6	2.0	0.9
$10,000-$19,999	24.1	21.8	0.4	1.0	2.0	0.8
$20,000-$29,999	21.4	19.6	0.4	1.1	1.5	1.0
$30,000-$39,999	14.2	12.7	0.6	0.9	1.0	0.9
$40,000-$49,999	8.1	7.0	0.5	0.4	0.7	1.0
$50,000-$59,999	6.9	5.5	0.8	0.3	0.6	1.1
$60,000-$69,999	5.2	3.7	1.0	0.3	0.2	0.7
$70,000-$79,999	3.7	2.7	0.6	0.2	0.3	0.9
$80,000-$99,999	3.8	2.3	1.5	0.1	0.1	1.0
$100,000 or more	2.6	1.9	0.4	0.1	0.2	0.7
Independent						
Less than $5,000	21.8	19.3	0.4	0.8	2.7	0.6
$5,000-$9,999	22.4	18.3	0.6	1.1	3.5	0.4
$10,000-$19,000	10.0	8.2	0.2	0.3	1.6	0.3
$20,000-$29,999	6.2	4.8	0.1	0.2	1.3	0.1
$30,000-$49,999	3.0	2.5	0.1	0.1	0.4	0.1
$50,000 or more	1.3	1.0	0.3	0.0	0.1	0.1
Attendance-adjusted total costs						
Less than $4,000	3.0	2.5	0.0	0.0	0.4	0.1
$4,000-$7,999	9.8	8.2	0.3	0.5	1.3	0.5
$8,000-$11,999	14.7	12.7	0.7	0.7	1.5	1.0
$12,000-$15,999	16.2	13.6	0.7	0.6	2.0	0.7
$16,000 or more	18.9	16.5	0.9	0.6	1.8	1.3
Age as of 12/31/92						
23 years or younger	12.2	10.6	0.6	0.5	1.0	0.9
24-29 years	9.0	7.6	0.2	0.3	1.3	0.2
30-39 years	9.1	7.6	0.2	0.3	1.6	0.2
40 years or older	5.7	4.3	0.2	0.3	1.4	0.1
Tuition and fees						
Less than $500	4.0	3.1	0.1	0.2	0.9	0.0
$500-$999	6.7	5.7	0.3	0.3	0.7	0.2
$1,000-$1,999	13.3	11.6	0.4	0.8	1.3	0.8
$2,000-$3,999	16.0	13.9	0.8	0.5	1.5	0.8
$4,000-$7,999	15.2	12.6	0.7	0.4	2.1	1.0
$8,000 or more	19.4	17.4	1.0	0.7	1.1	1.8
Independent student total income percentile rank						
Lowest quartile	21.4	18.2	0.5	0.9	3.0	0.5
Middle quartiles	7.5	6.2	0.2	0.2	1.3	0.2
Highest quartile	1.8	1.4	0.2	0.1	0.3	0.1
Parent's total income percentile rank						
Lowest quartile	23.1	21.1	0.4	0.9	1.8	0.9
Middle quartiles	9.9	8.7	0.6	0.5	0.8	1.0
Highest quartile	4.2	2.9	1.0	0.2	0.2	0.8

Table 3.3a—Percentage of undergraduates receiving state aid by type of aid, by student and institutional characteristics: 1992–93—Continued

	Any state aid	Any state grants	Any state loan	Any state work-study	Any other type of state aid	Any state non-need-based grants or scholarships
Attendance pattern						
Full-time, full-year	17.9	15.6	0.8	0.8	1.7	1.3
Full-time, part-year	12.2	9.4	0.5	0.6	2.3	0.4
Part-time, full-year	7.4	6.3	0.2	0.4	0.9	0.3
Part-time, part-year	3.5	3.0	0.1	0.1	0.5	0.1
Parent's education						
Less than high school diploma	9.9	8.2	0.2	0.2	1.6	0.2
High school diploma/GED	9.8	8.5	0.5	0.4	0.9	0.6
Some PSE, less than bachelor's	9.2	8.0	0.5	0.3	0.9	0.6
Bachelor's degree	8.2	7.0	0.5	0.5	0.6	0.7
Advanced degree	6.0	5.1	0.4	0.3	0.5	0.8

NOTE: Percentage of students receiving various types of state aid will not sum to the percentage receiving any state aid because students may have received more than one type of state aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.3b—Average amount of state aid received by undergraduates by type of aid, by student and institutional characteristics: 1992–93

	Total state amount	State grant total	State loan total	State work-study total	Other type of state amount	State non-need-based grant/scholarship amount
Total	$1,371	$1,245	$2,662	$1,375	$1,254	$1,274
Type of institution						
Public						
Less-than-2-year	1,449	929	—	—	2,381	—
2-year	728	665	—	1,507	496	—
4-year, nondoctoral granting	1,291	1,110	2,316	1,190	1,231	1,349
4-year, doctoral granting	1,475	1,369	2,871	1,340	1,181	1,344
Private, not for profit						
Less-than-4-year	1,380	1,268	—	—	1,584	—
4-year, nondoctoral granting	1,770	1,688	3,550	1,274	1,537	1,233
4-year, doctoral granting	2,332	2,038	4,599	—	3,397	1,261
Private, for profit						
Less-than-2-year	2,522	1,846	—	—	2,976	—
2-years-or-more	1,669	1,577	—	—	1,930	—
Level of institution						
Less-than-2-years	2,304	1,510	—	—	2,943	—
2- to 3-years	828	758	—	1,487	691	—
4-or-more-years	1,606	1,467	2,957	1,321	1,471	1,301
Control of institution						
Public	1,112	1,001	2,224	1,359	834	1,297
Private, not-for-profit	1,909	1,772	4,061	1,466	1,833	1,238
Private, for-profit	1,977	1,630	—	—	2,643	—
Type of institution (4-year aggregates)						
Public, 4-year	1,385	1,240	2,530	1,260	1,201	1,345
Private, not for profit, 4-year	1,953	1,806	4,064	1,466	1,911	1,238
Local residence						
On campus	1,781	1,621	3,243	1,276	1,813	1,338
Off campus	1,240	1,093	2,738	1,380	1,146	1,182
With parents	1,315	1,241	1,639	1,448	1,220	1,327
With relatives/other	1,169	1,167	—	—	—	—
Gender						
Male	1,426	1,287	2,935	1,174	1,354	1,205
Female	1,328	1,206	2,425	1,506	1,203	1,333
Race–ethnicity						
White, non-Hispanic	1,351	1,213	2,710	1,375	1,155	1,278
Black, non-Hispanic	1,450	1,328	—	—	1,786	1,431
Hispanic	1,310	1,218	—	—	1,319	—
Asian/Pacific Islander	1,576	1,576	—	—	—	—
American Indian	1,260	956	—	—	—	—
Dependency status for financial aid						
Dependent	1,561	1,430	2,771	1,299	1,328	1,305
Independent without dependents	1,286	1,166	2,328	1,448	1,231	1,083
Independent with dependents	1,079	946	2,475	1,500	1,195	1,229

Table 3.3b—Average amount of state aid received by undergraduates by type of aid, by student and institutional characteristics: 1992–93—Continued

	Total state amount	State grant total	State loan total	State work-study total	Other type of state amount	State non-need-based grant/scholarship amount
Income and dependency status						
Dependent						
Less than $10,000	1,489	1,437	—	—	1,360	—
$10,000–$19,999	1,626	1,567	—	1,215	1,515	1,382
$20,000–$29,999	1,627	1,542	—	1,276	1,558	1,257
$30,000–$39,999	1,431	1,318	1,879	1,407	1,174	1,367
$40,000–$49,999	1,494	1,365	2,434	—	1,449	1,269
$50,000–$59,999	1,561	1,294	2,974	—	—	1,458
$60,000–$69,999	1,717	1,213	3,662	—	—	1,369
$70,000–$79,999	1,855	1,452	—	—	—	—
$80,000–$99,999	2,148	1,781	—	—	—	—
$100,000 or more	1,903	1,478	—	—	—	—
Independent						
Less than $5,000	$1,315	$1,165	—	$1,713	$1,426	$957
$5,000–$9,999	1,147	1,071	2,083	1,287	1,002	—
$10,000–$19,000	1,024	925	—	1,444	1,039	—
$20,000–$29,999	1,126	928	—	—	1,356	—
$30,000–$49,999	1,148	927	—	—	1,649	—
$50,000 or more	1,525	1,025	—	—	—	—
Attendance-adjusted total costs						
Less than $4,000	540	521	—	—	469	—
$4,000–$7,999	1,072	978	1,650	1,432	962	1,347
$8,000–$11,999	1,377	1,226	2,433	1,292	1,394	1,416
$12,000–$15,999	1,573	1,382	3,190	1,469	1,702	1,228
$16,000 or more	1,940	1,792	3,641	1,454	1,603	1,195
Age as of 12/31/92						
23 years or younger	1,503	1,381	2,707	1,296	1,313	1,312
24–29 years	1,116	1,034	2,299	1,379	1,049	1,021
30–39 years	1,124	944	2,661	1,731	1,319	—
40 years or older	1,200	960	—	—	1,244	—
Tuition and fees						
Less than $500	513	429	—	—	373	—
$500–$999	803	702	—	—	660	—
$1,000–$1,999	1,095	990	1,821	1,270	988	1,460
$2,000–$3,999	1,435	1,269	2,631	1,325	1,616	1,393
$4,000–$7,999	1,864	1,696	2,481	1,396	2,224	1,254
$8,000 or more	2,270	2,071	4,604	1,371	2,277	1,227
Independent student total income percentile rank						
Lowest quartile	1,216	1,108	2,051	1,457	1,167	1,114
Middle quartiles	1,062	926	2,517	1,600	1,191	1,109
Highest quartile	1,403	1,037	—	—	1,915	—
Parent's total income percentile rank						
Lowest quartile	1,592	1,526	1,772	1,312	1,517	1,335
Middle quartiles	1,492	1,350	2,492	1,294	1,231	1,355
Highest quartile	1,881	1,396	3,334	—	—	1,362

Table 3.3b—Average amount of state aid received by undergraduates by type of aid, by student and institutional characteristics: 1992–93—Continued

	Total state amount	State grant total	State loan total	State work-study total	Other type of state amount	State non-need-based grant/scholarship amount
Attendance pattern						
Full-time, full-year	1,642	1,490	3,000	1,364	1,559	1,401
Full-time, part-year	1,189	1,023	2,431	1,271	1,319	1,089
Part-time, full-year	1,020	936	1,681	1,549	743	910
Part-time, part-year	693	626	—	—	660	—
Parent's education						
Less than high school diploma	$1,315	$1,162	—	—	$1,557	—
High school diploma/GED	1,367	1,248	2,100	1,333	1,353	1,312
Some PSE, less than bachelor's	1,383	1,290	2,347	1,141	1,168	1,450
Bachelor's degree	1,580	1,402	3,197	1,414	1,305	1,337
Advanced degree	1,444	1,291	2,962	1,412	1,272	1,353

—Sample size is too small for a reliable estimate.

NOTE: Average aid amounts for the various type of aid will not sum to the total average aid amount because aided students did not all receive each type of aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.3c—Percentage of undergraduates receiving state aid by control and level of institution, by student and institutional characteristics: 1992–93

	Control of institution			Level of institution			
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	Any state aid
Total	9.3	18.3	5.6	3.4	7.0	14.8	10.4
Gender							
Male	8.4	16.6	5.5	2.8	5.8	13.7	9.5
Female	9.9	19.3	5.7	3.8	7.9	15.5	11.0
Race–ethnicity							
White, non-Hispanic	8.7	17.2	5.7	3.4	6.8	13.6	9.8
Black, non-Hispanic	10.2	29.9	5.9	4.1	8.4	19.1	12.6
American Indian	9.8	21.6	6.1	2.6	6.9	19.5	11.2
Asian/Pacific Islander	10.9	12.1	2.1	1.9	8.0	13.7	10.4
Hispanic	9.9	6.2	1.2	5.4	4.3	18.7	9.0
Dependency status for financial aid							
Dependent	9.4	19.8	5.6	1.7	6.5	14.8	11.3
Independent without dependents	9.6	17.3	6.1	3.8	6.3	16.5	10.3
Independent with dependents	8.7	15.6	5.2	4.1	7.9	13.3	9.2
Income and dependency status							
Dependent							
Less than $10,000	26.0	39.7	7.6	1.2	19.4	34.7	26.0
$10,000–$19,999	22.3	37.7	8.5	3.8	14.2	34.5	24.1
$20,000–$29,999	18.0	41.5	7.2	0.8	11.4	29.7	21.4
$30,000–$39,999	12.0	29.4	5.9	1.1	8.5	21.3	14.2
$40,000–$49,999	5.4	27.8	2.5	1.6	2.9	15.1	8.1
$50,000–$59,999	4.7	16.4	5.9	1.5	2.5	8.8	6.9
$60,000–$69,999	3.9	8.3	3.4	1.0	1.1	6.6	5.2
$70,000–$79,999	2.6	5.9	—	—	0.6	4.6	3.7
$80,000–$99,999	3.2	6.3	—	—	2.1	4.5	3.8
$100,000 or more	2.3	3.4	—	—	0.0	3.4	2.6
Independent							
Less than $5,000	23.4	35.5	6.4	4.3	18.9	30.8	21.8
$5,000–$9,999	23.9	33.3	7.0	4.2	22.7	28.4	22.4
$10,000–$19,000	9.6	18.2	4.0	3.7	8.1	14.6	10.0
$20,000–$29,999	5.3	10.7	7.9	5.4	5.0	8.7	6.2
$30,000–$49,999	2.3	7.3	3.8	2.9	2.0	5.4	3.0
$50,000 or more	1.1	1.9	1.8	2.5	0.9	1.8	1.3
Level of institution							
Less-than-2-years	3.3	4.1	3.4	100.0	0.0	0.0	3.4
2- to 3-years	6.7	14.9	8.3	0.0	100.0	0.0	7.0
4-or-more-years	13.1	18.9	8.8	0.0	0.0	100.0	14.8
Attendance-adjusted total costs							
Under $4,000	3.0	3.3	3.2	2.0	2.9	3.5	3.0
$4,000–$7,999	10.0	12.2	4.9	3.0	8.6	12.2	9.8
$8,000–$11,999	15.0	22.6	4.0	3.8	12.4	17.6	14.7
$12,000–$15,999	15.2	24.6	6.5	3.9	12.9	19.2	16.2
$16,000 or more	17.1	22.0	9.8	5.0	18.1	20.2	18.9
Age as of 12/31/92							
23 years or younger	10.6	20.7	5.9	2.4	7.8	15.9	12.2
24–29 years	8.6	16.4	2.9	2.2	6.5	13.8	9.0
30–39 years	8.5	14.5	7.1	5.4	8.0	12.3	9.1
40 years or older	4.9	10.8	6.4	5.4	4.1	9.6	5.7

Table 3.3c—Percentage of undergraduates receiving state aid by control and level of institution, by student and institutional characteristics: 1992–93—Continued

	Control of institution			Level of institution			
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	Any state aid
Tuition and fees							
Less than $500	4.1	2.6	2.7	1.4	4.3	2.7	4.0
$500–$999	6.8	5.4	6.0	3.3	6.6	7.0	6.7
$1,000–$1,999	14.3	8.0	4.8	5.6	14.4	13.0	13.3
$2,000–$3,999	17.5	17.2	5.8	4.2	15.9	17.2	16.0
$4,000–$7,999	15.5	27.2	5.2	3.0	9.9	21.4	15.2
$8,000 or more	9.7	22.0	8.8	7.6	13.6	20.2	19.4
Independent student total income percentile rank							
Lowest quartile	22.8	33.8	6.6	4.3	20.3	28.7	21.4
Middle quartiles	6.8	13.8	5.4	4.1	5.8	11.5	7.5
Highest quartile	1.3	4.2	2.3	2.7	1.1	3.1	1.8
Parent's total income percentile rank							
Lowest quartile	21.0	39.3	7.8	2.0	13.9	32.4	23.1
Middle quartiles	7.5	24.4	4.8	1.4	4.9	14.6	9.9
Highest quartile	3.3	6.2	2.2	2.3	1.1	5.1	4.2
Local residence							
On campus	14.8	20.8	8.0	4.9	6.7	18.3	17.1
Off campus	8.8	14.4	6.0	4.1	7.0	12.9	9.3
With parents	8.4	24.8	4.5	1.9	7.3	15.7	9.9
With relatives/other	6.8	17.7	4.8	1.7	5.7	12.5	7.7
Attendance pattern							
Full-time, full-year	16.5	24.5	8.1	4.8	14.8	19.8	17.9
Full-time, part-year	12.7	20.6	5.8	3.8	12.2	15.9	12.2
Part-time, full-year	7.0	11.0	3.6	2.4	6.6	9.1	7.4
Part-time, part-year	3.3	5.5	2.2	1.5	3.0	5.0	3.5
Parent's education							
Less than high school diploma	8.7	22.2	6.8	5.2	6.7	18.9	9.9
High school diploma/GED	8.4	19.9	6.1	3.0	6.0	15.8	9.8
Some PSE, less than bachelor's	7.9	20.2	3.5	2.9	5.0	14.8	9.2
Bachelor's degree	6.8	15.5	4.0	3.0	4.2	11.5	8.2
Advanced degree	5.2	8.9	3.3	3.0	3.3	7.4	6.0

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.3d—Average amount of state aid received by aided undergraduates by control and level of institution, by student and institutional characteristics: 1992–93

	Control of institution			Level of institution			
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	Total state amount
Total	$1,112	$1,909	$1,977	$2,304	$828	$1,606	$1,371
Gender							
Male	1,180	1,983	1,940	3,204	848	1,629	1,426
Female	1,065	1,851	2,003	2,008	814	1,581	1,328
Race-ethnicity							
White, non-Hispanic	1,102	1,925	1,780	2,332	831	1,590	1,351
Black, non-Hispanic	1,070	1,879	2,116	1,952	929	1,632	1,450
Hispanic	1,119	1,432	2,726	—	812	1,496	1,310
Asian/Pacific Islander	1,266	2,850	—	—	707	2,060	1,576
American Indian	1,277	—	—	—	—	1,530	1,260
Dependency status for financial aid							
Dependent	1,308	2,018	1,720	2,035	980	1,717	1,561
Independent without dependents	1,053	1,844	2,171	2,770	777	1,481	1,286
Independent with dependents	837	1,627	2,049	2,184	733	1,371	1,079
Income and dependency status							
Dependent							
Less than $10,000	1,274	1,974	1,384	—	786	1,748	1,489
$10,000–$19,999	1,296	2,336	2,346	—	1,124	1,793	1,626
$20,000–$29,999	1,306	2,233	—	—	1,124	1,758	1,627
$30,000–$39,999	1,176	1,923	—	—	1,003	1,592	1,431
$40,000–$49,999	1,146	1,958	—	—	842	1,655	1,494
$50,000–$59,999	1,528	1,651	—	—	—	1,644	1,561
$60,000–$69,999	1,693	1,780	—	—	—	1,763	1,717
$70,000–$79,999	1,905	1,729	—	—	—	1,828	1,855
$80,000–$99,999	1,911	2,534	—	—	—	2,312	2,148
$100,000 or more	2,129	1,575	—	—	—	1,902	1,903
Independent							
Less than $5,000	1,107	1,853	1,592	2,002	913	1,492	1,315
$5,000–$9,999	927	1,903	1,932	2,151	736	1,498	1,147
$10,000–$19,000	801	1,559	2,300	1,962	622	1,301	1,024
$20,000–$29,999	796	1,495	2,612	2,844	763	1,322	1,126
$30,000–$49,999	901	1,406	—	—	660	1,352	1,148
$50,000 or more	—	—	—	—	—	1,747	1,525
Level of institution							
Less-than-2-years	1,449	3,745	2,522	2,304	0	0	2,304
2- to 3-years	728	1,308	1,890	0	828	0	828
4-or-more-years	1,385	1,953	1,264	0	0	1,606	1,606
Attendance-adjusted total costs							
Under $4000	536	541	694	—	446	755	540
$4000–$7999	1,020	1,192	1,908	2,093	835	1,230	1,072
$8000–$11999	1,295	1,613	2,057	2,124	938	1,527	1,377
$12000–$15999	1,297	1,973	1,967	2,595	1,079	1,671	1,573
$16000 or more	1,279	2,232	2,153	3,017	1,121	2,053	1,940

Table 3.3d—Average amount of state aid received by aided undergraduates by control and level of institution, by student and institutional characteristics: 1992–93—Continued

	Control of institution			Level of institution			
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	Total state amount
Age as of 12/31/92							
23 years or younger	$1,248	$2,012	$1,722	$1,901	$918	$1,690	$1,503
24–29 years	920	1,642	2,117	2,434	699	1,348	1,116
30–39 years	847	1,652	2,353	2,627	745	1,419	1,124
40 years or older	923	1,637	2,286	2,371	809	1,426	1,200
Tuition and fees							
Less than $500	488	—	—	—	452	1,154	513
$500–$999	824	542	733	—	697	966	803
$1,000–$1,999	1,111	840	1,139	886	937	1,199	1,095
$2,000–$3,999	1,432	1,343	1,825	2,236	1,413	1,420	1,435
$4,000–$7,999	1,744	1,827	2,336	3,252	1,948	1,775	1,864
$8,000 or more	2,401	2,274	1,997	2,960	1,714	2,287	2,270
Independent student total income percentile rank							
Lowest quartile	997	1,875	1,761	2,029	792	1,495	1,216
Middle quartiles	806	1,516	2,381	2,472	680	1,294	1,062
Highest quartile	1,060	1,672	—	—	—	1,597	1,403
Parent's total income percentile rank							
Lowest quartile	1,291	2,222	1,779	—	1,031	1,772	1,592
Middle quartiles	1,254	1,876	1,620	—	948	1,635	1,492
Highest quartile	1,879	1,890	—	—	—	1,928	1,881
Local residence							
On campus	1,468	2,097	—	—	—	1,797	1,781
Off campus	1,045	1,756	1,998	2,283	769	1,487	1,240
With parents	1,065	1,858	1,928	1,876	932	1,600	1,315
With relatives/other	868	2,011	—	—	—	1,561	1,169
Attendance pattern							
Full-time, full-year	1,342	2,149	2,235	2,426	1,074	1,765	1,642
Full-time, part-year	1,002	1,336	1,860	2,516	946	1,203	1,189
Part-time, full-year	885	1,565	1,889	—	700	1,388	1,020
Part-time, part-year	625	1,009	—	—	455	1,036	693
Parent's education							
Less than high school diploma	1,058	1,636	2,640	2,584	713	1,639	1,315
High school diploma/GED	1,143	1,896	1,578	1,852	904	1,591	1,367
Some PSE, less than bachelor's	1,086	2,094	1,690	1,693	766	1,621	1,383
Bachelor's degree	1,339	2,009	—	—	994	1,728	1,580
Advanced degree	1,176	1,877	—	—	607	1,616	1,444

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.4a—Percentage of undergraduates receiving institutional aid by type of aid, by student and institutional characteristics: 1992–93

	Any institutional aid	Any grants	Any loans	Any work-study	Any other aid, including assistantships	Any non-need-based grants
Total	12.1	10.8	0.5	1.4	0.5	4.3
Type of institution						
Public						
Less-than-2-year	0.9	0.8	0.0	0.0	0.0	0.2
2-year	4.7	4.1	0.1	0.3	0.3	1.5
4-year, nondoctoral granting	10.9	8.6	0.3	2.0	0.5	3.9
4-year, doctoral granting	15.6	13.4	0.5	1.9	0.8	6.4
Private, not for profit						
Less-than-4-year	17.7	15.0	0.6	0.4	2.2	5.9
4-year, nondoctoral granting	34.5	32.5	1.5	4.5	0.9	12.8
4-year, doctoral granting	39.6	37.7	2.9	4.1	1.1	12.6
Private, for profit						
Less-than-2-year	4.4	3.9	0.5	0.0	0.0	0.2
2-years-or-more	4.3	2.9	0.4	1.0	0.1	1.1
Level of institution						
Less-than-2-years	3.5	3.1	0.3	0.1	0.0	0.2
2- to 3-years	5.0	4.4	0.2	0.3	0.3	1.7
4-or-more-years	20.5	18.4	0.9	2.7	0.8	7.5
Control of institution						
Public	8.2	7.0	0.3	1.0	0.4	3.0
Private, not-for-profit	34.7	32.7	1.9	4.0	1.1	12.0
Private, for-profit	4.3	3.5	0.4	0.4	0.1	0.6
Type of institution (4-year aggregates)						
Public, 4-year	13.6	11.4	0.4	2.0	0.7	5.4
Private, not for profit, 4-year	36.6	34.7	2.1	4.3	0.9	12.7
Gender						
Male	12.4	11.1	0.5	1.4	0.4	4.6
Female	11.9	10.5	0.5	1.4	0.5	4.0
Race–ethnicity						
White, non-Hispanic	12.1	10.9	0.5	1.3	0.5	4.6
Black, non-Hispanic	12.2	10.0	0.6	2.2	0.6	3.7
Hispanic	10.1	8.9	0.6	1.0	0.4	2.3
Asian/Pacific Islander	10.5	9.3	0.4	1.7	0.2	2.6
American Indian	12.9	11.8	0.2	1.1	0.2	2.4
Dependency status for financial aid						
Dependent	17.1	15.4	0.8	2.2	0.6	7.1
Independent without dependents	9.3	7.9	0.4	1.0	0.5	2.3
Independent with dependents	6.5	5.7	0.2	0.5	0.3	1.4
Income and dependency status						
Dependent						
Less than $10,000	18.9	15.8	0.6	2.9	1.0	5.0
$10,000–$19,999	20.4	18.1	1.3	2.7	0.5	6.4
$20,000–$29,999	21.7	19.7	0.7	3.0	0.6	7.8
$30,000–$39,999	18.2	16.5	1.3	2.3	0.4	6.5
$40,000–$49,999	15.4	14.3	0.6	1.8	0.4	6.7
$50,000–$59,999	16.7	15.4	0.6	2.0	0.6	7.9
$60,000–$69,999	17.6	15.9	0.9	2.1	0.8	8.2
$70,000–$79,999	18.9	16.7	1.1	2.9	0.9	8.4
$80,000–$99,999	16.4	15.3	0.8	1.6	0.4	8.8
$100,000 or more	12.6	11.2	0.7	1.5	0.4	7.5

Table 3.4a—Percentage of undergraduates receiving institutional aid by type of aid, by student and institutional characteristics: 1992–93—Continued

	Any institutional aid	Any grants	Any loans	Any work-study	Any other aid, including assistantships	Any non-need-based grants
Income and dependency status (continued)						
Independent						
Less than $5,000	15.8	13.6	0.6	2.3	0.6	3.8
$5,000–$9,999	11.6	9.8	0.5	1.3	0.6	2.3
$10,000–$19,000	8.0	6.7	0.4	0.8	0.6	1.7
$20,000–$29,999	6.1	5.4	0.2	0.3	0.4	1.4
$30,000–$49,999	4.1	3.7	0.2	0.1	0.2	1.2
$50,000 or more	3.4	2.9	0.0	0.1	0.4	0.6
Attendance-adjusted total costs						
Less than $4,000	3.3	2.8	0.1	0.2	0.3	1.0
$4,000–$7,999	9.1	7.8	0.2	0.9	0.4	3.5
$8,000–$11,999	14.0	12.1	0.4	1.8	0.6	5.3
$12,000–$15,999	19.9	17.8	0.7	2.5	0.7	8.3
$16,000 or more	32.7	30.5	2.5	4.2	1.0	9.7
Age as of 12/31/92						
23 years or younger	16.8	15.0	0.8	2.1	0.6	6.7
24–29 years	7.4	6.3	0.3	0.9	0.4	1.6
30–39 years	6.2	5.6	0.2	0.4	0.2	1.4
40 years or older	5.4	4.6	0.2	0.3	0.5	1.0
Tuition and fees						
Less than $500	3.2	2.9	0.1	0.1	0.2	0.7
$500–$999	7.3	6.1	0.3	0.7	0.4	2.7
$1,000–$1,999	10.7	9.1	0.4	1.4	0.3	4.1
$2,000–$3,999	14.6	12.4	0.3	1.9	0.8	5.8
$4,000–$7,999	20.1	17.8	0.9	2.8	0.9	7.9
$8,000 or more	44.6	42.5	3.0	5.3	1.2	14.8
Independent student total income percentile rank						
Lowest quartile	13.0	11.1	0.5	1.7	0.6	3.0
Middle quartiles	6.8	5.8	0.3	0.5	0.4	1.5
Highest quartile	3.7	3.3	0.2	0.1	0.3	0.9
Parent's total income percentile rank						
Lowest quartile	19.9	17.6	0.9	2.8	0.7	6.3
Middle quartiles	16.9	15.5	0.8	2.1	0.5	7.2
Highest quartile	16.8	15.2	0.9	2.0	0.6	8.3
Local residence						
On campus	34.8	31.6	1.5	5.0	1.4	14.5
Off campus	9.2	8.0	0.3	0.9	0.4	2.7
With parents	8.1	7.1	0.5	0.7	0.2	3.1
With relatives/other	7.4	6.4	0.2	1.1	0.2	1.4
Attendance pattern						
Full-time, full-year	23.4	21.3	1.0	2.9	0.7	9.1
Full-time, part-year	11.0	9.3	0.6	1.3	0.7	3.2
Part-time, full-year	7.0	6.1	0.3	0.7	0.3	2.2
Part-time, part-year	4.2	3.5	0.1	0.3	0.3	1.1

Table 3.4a—Percentage of undergraduates receiving institutional aid by type of aid, by student and institutional characteristics: 1992–93

	Any institutional aid	Any grants	Any loans	Any work-study	Any other aid, including assistantships	Any non-need-based grants
Parent's education						
Less than high school diploma	8.0	6.7	0.6	0.8	0.5	1.6
High school diploma/GED	10.0	9.0	0.3	1.1	0.3	3.6
Some PSE, less than bachelor's	11.7	10.5	0.4	1.2	0.4	4.5
Bachelor's degree	13.3	12.0	0.6	1.4	0.5	5.4
Advanced degree	15.2	13.6	0.5	2.1	0.6	6.3

NOTE: Percentage of students receiving various types of institutional aid will not sum to the percentage receiving any institutional aid because students may have received more than one type of institutional aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.4b—Average amount of institutional aid received by undergraduates by type of aid, by student and institutional characteristics: 1992–93

	Total institutional aid	Total grant amount	Total loan amount	Total work-study amount	Total other aid, including assistantships	Total non-need-based grants
Total	$2,832	$2,839	$1,917	$1,378	$1,551	$2,530
Type of institution						
Public						
Less-than-2-year	742	731	—	—	—	—
2-year	844	776	—	—	—	936
4-year, nondoctoral granting	1,348	1,331	527	1,114	1,587	1,683
4-year, doctoral granting	1,964	1,962	1,170	1,412	1,230	2,377
Private, not for profit						
Less-than-4-year	1,107	1,029	—	—	—	823
4-year nondoctoral granting	3,942	3,879	1,926	1,159	2,172	2,930
4-year doctoral granting	5,551	5,324	2,819	1,845	3,293	4,502
Private, for profit						
Less-than-2-year	1,520	1,389	—	—	—	—
2-years-or-more	1,727	1,422	—	—	—	—
Level of institution						
Less-than-2-years	1,467	1,342	—	—	—	—
2- to 3-years	901	821	—	1,478	847	916
4-or-more-years	3,346	3,362	1,984	1,367	1,860	2,897
Control of institution						
Public	1,456	1,429	926	1,319	1,137	1,811
Private, not-for-profit	4,473	4,362	2,420	1,425	2,380	3,432
Private, for-profit	1,605	1,400	—	—	—	1,461
Type of institution (4-year aggregates)						
Public, 4-year	1,755	1,759	975	1,281	1,339	2,161
Private, not for profit, 4-year	4,658	4,526	2,442	1,426	2,693	3,571
Local residence						
On campus	4,268	4,284	2,468	1,261	2,144	3,337
Off campus	2,030	1,986	1,719	1,596	1,190	2,048
With parents	1,947	1,963	1,343	1,191	1,315	1,651
With relatives/other	1,513	1,478	—	—	—	1,468
Gender						
Male	3,052	3,064	1,800	1,489	1,609	2,754
Female	2,664	2,658	2,027	1,295	1,551	2,337
Race–ethnicity						
White, non-Hispanic	2,826	2,816	1,950	1,393	1,621	2,477
Black, non-Hispanic	2,576	2,676	2,122	1,184	1,312	2,774
Hispanic	2,283	2,260	1,060	1,849	—	1,941
Asian/Pacific Islander	4,074	4,105	—	1,580	—	3,185
American Indian	2,006	2,044	—	—	—	—
Dependency status for financial aid						
Dependent	3,441	3,447	2,073	1,318	2,024	2,814
Independent without dependents	1,915	1,866	1,668	1,677	1,003	1,737
Independent with dependents	1,249	1,208	1,362	1,364	870	1,179

Table 3.4b—Average amount of institutional aid received by undergraduates by type of aid, by student and institutional characteristics: 1992–93—Continued

	Total institutional aid	Total grant amount	Total loan amount	Total work-study amount	Total other aid, including assistantships	Total non-need-based grants
Income and dependency status						
Dependent						
Less than $10,000	2,438	2,612	—	931	—	2,370
$10,000–$19,999	2,873	2,867	1,694	1,444	—	1,934
$20,000–$29,999	3,090	3,096	1,918	1,249	—	2,144
$30,000–$39,999	3,625	3,596	1,756	1,279	—	2,806
$40,000–$49,999	4,080	4,092	1,784	1,424	1,874	3,202
$50,000–$59,999	3,991	3,983	2,690	1,555	1,417	3,354
$60,000–$69,999	3,540	3,492	2,528	1,210	—	2,929
$70,000–$79,999	3,742	3,635	—	1,304	—	2,864
$80,000–$99,999	3,409	3,380	—	1,116	—	2,660
$100,000 or more	3,327	3,313	—	1,014	—	3,404
Independent						
Less than $5,000	$1,997	$1,894	$2,430	$1,559	$1,247	$1,984
$5,000–$9,999	1,612	1,572	1,182	1,680	1,018	1,484
$10,000–$19,000	1,635	1,633	1,265	1,451	790	1,459
$20,000–$29,999	1,038	960	—	—	—	1,170
$30,000–$49,999	1,278	1,281	—	—	—	985
$50,000 or more	1,353	1,388	—	—	—	—
Attendance-adjusted total costs						
Less than $4,000	589	571	—	652	—	714
$4,000–$7,999	1,234	1,164	1,188	1,409	1,208	1,374
$8,000–$11,999	1,845	1,852	1,217	1,264	1,337	2,099
$12,000–$15,999	2,831	2,865	1,742	1,143	1,587	2,941
$16,000 or more	5,183	5,032	2,485	1,675	2,890	4,113
Age as of 12/31/92						
23 years or younger	3,268	3,276	2,064	1,327	1,860	2,761
24–29 years	1,627	1,586	1,356	1,529	1,068	1,359
30–39 years	1,403	1,330	1,408	1,743	1,081	982
40 years or older	1,205	1,192	—	—	—	1,111
Tuition and fees						
Less than $500	489	446	—	—	—	526
$500–$999	1,055	984	—	1,689	—	1,176
$1,000–$1,999	1,283	1,213	1,123	1,352	1,207	1,423
$2,000–$3,999	1,605	1,591	1,272	1,220	1,236	1,677
$4,000–$7,999	2,663	2,653	1,896	1,235	1,525	2,990
$8,000 or more	5,601	5,414	2,615	1,558	3,267	4,312
Independent student total income percentile rank						
Lowest quartile	1,822	1,749	1,878	1,605	1,127	1,777
Middle quartiles	1,376	1,344	1,165	1,471	838	1,266
Highest quartile	1,340	1,341	—	—	—	1,057
Parent's total income percentile rank						
Lowest quartile	2,889	2,941	1,661	1,186	1,313	2,116
Middle quartiles	3,788	3,783	1,982	1,432	2,046	3,050
Highest quartile	3,553	3,497	2,620	1,185	2,905	3,000
Attendance pattern						
Full-time, full-year	3,512	3,487	2,291	1,401	2,147	2,916
Full-time, part-year	2,078	2,129	1,668	979	1,314	1,959
Part-time, full-year	1,752	1,697	971	1,682	1,291	1,689
Part-time, part-year	1,037	982	—	1,430	573	1,014

Table 3.4b—Average amount of institutional aid received by undergraduates by type of aid, by student and institutional characteristics: 1992-93—Continued

	Total institutional aid	Total grant amount	Total loan amount	Total work-study amount	Total other aid, including assistantships	Total non-need-based grants
Parent's education						
Less than high school diploma	$1,627	$1,676	—	$1,450	—	$1,603
High school diploma/GED	2,417	2,418	2,121	1,249	1,222	2,108
Some PSE, less than bachelor's	2,387	2,397	1,935	1,303	1,294	1,933
Bachelor's degree	3,333	3,321	1,981	1,442	2,361	2,904
Advanced degree	3,700	3,735	2,402	1,337	2,154	3,121

—Sample size is too small for reliable estimate.

NOTE: Average aid amounts for the various types of aid will not sum to the total average aid amount because aided students did not all receive each type of aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.4c—Percentage of undergraduates receiving institutional aid by control and level of institution, by student and institutional characteristics: 1992–93

	Control of institution			Level of institution			
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	Any institutional aid
Total	8.2	34.7	4.3	3.5	5.0	20.5	12.1
Gender							
Male	8.4	35.6	3.8	2.5	4.9	20.5	12.4
Female	8.0	33.8	4.7	4.0	5.1	20.5	11.9
Race–ethnicity							
White, non-Hispanic	7.8	36.3	5.1	4.0	5.1	20.1	12.1
Black, non-Hispanic	10.2	30.3	2.8	2.6	5.3	21.6	12.2
Hispanic	8.5	21.2	5.1	3.6	4.2	20.2	10.1
Asian/Pacific Islander	7.1	30.1	2.2	2.0	3.6	18.0	10.5
American Indian	11.4	27.3	5.4	1.2	9.0	23.0	12.9
Dependency status for financial aid							
Dependent	10.8	44.5	5.0	3.4	5.8	24.9	17.1
Independent without dependents	7.2	25.1	4.0	3.3	5.1	15.5	9.3
Independent with dependents	5.0	17.9	4.1	3.6	4.3	11.9	6.5
Income and dependency status							
Dependent							
Less than $10,000	16.1	39.3	4.0	4.1	7.6	28.9	18.9
$10,000–$19,999	14.5	50.4	5.4	3.2	8.2	32.4	20.4
$20,000–$29,999	14.5	59.2	5.1	3.3	8.1	32.3	21.7
$30,000–$39,999	11.6	57.6	8.0	5.6	6.1	31.8	18.2
$40,000–$49,999	8.8	63.5	6.4	2.3	4.6	30.1	15.4
$50,000–$59,999	9.5	50.5	2.0	1.1	4.5	22.2	16.7
$60,000–$69,999	9.8	37.7	4.7	4.0	6.0	21.7	17.6
$70,000–$79,999	11.0	35.3	—	—	5.9	22.8	18.9
$80,000–$99,999	9.3	40.2	—	—	5.4	20.4	16.4
$100,000 or more	7.6	23.8	—	3.4	15.3	12.6	
Independent							
Less than $5,000	13.6	39.0	5.7	4.5	8.8	26.0	15.8
$5,000–$9,999	9.6	32.6	4.9	3.1	7.5	19.7	11.6
$10,000–$19,000	6.3	24.4	3.5	3.2	5.1	13.9	8.0
$20,000–$29,999	5.1	13.9	3.4	3.8	4.7	9.4	6.1
$30,000–$49,999	2.8	13.4	2.8	3.1	2.5	7.8	4.1
$50,000 or more	2.3	9.3	2.1	2.5	2.6	4.9	3.4
Level of institution							
Less-than-2-years	0.9	2.3	4.4	100.0	0.0	0.0	3.5
2- to 3-years	4.7	19.4	2.8	0.0	100.0	0.0	5.0
4-or-more-years	13.6	36.6	7.2	0.0	0.0	100.0	20.5
Attendance-adjusted total costs							
Under $4,000	3.1	7.1	0.9	1.1	2.9	5.0	3.3
$4,000–$7,999	8.8	16.1	3.2	2.9	6.0	13.6	9.1
$8,000–$11,999	12.9	30.1	3.9	3.5	8.3	18.8	14.0
$12,000–$15,999	13.8	44.0	6.8	5.8	9.3	25.9	19.9
$16,000 or more	14.3	49.4	6.5	5.4	7.2	39.4	32.7

Table 3.4c—Percentage of undergraduates receiving institutional aid by control and level of institution, by student and institutional characteristics: 1992–93—Continued

	Control of institution			Level of institution			
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	Any institutional aid
Age as of 12/31/92							
23 years or younger	11.0	44.3	5.3	4.3	6.2	24.9	16.8
24–29 years	5.9	20.2	4.0	3.5	4.2	12.8	7.4
30–39 years	4.8	16.1	3.6	2.8	4.3	10.8	6.2
40 years or older	3.8	17.5	2.0	2.0	3.9	9.9	5.4
Tuition and fees							
Less than $500	3.0	9.1	0.0	0.7	3.1	4.6	3.2
$500–$999	7.3	8.5	2.1	2.3	7.5	7.4	7.3
$1,000–$1,999	10.9	12.0	3.0	2.4	8.2	12.5	10.7
$2,000–$3,999	15.6	19.3	3.4	2.7	7.6	17.3	14.6
$4,000–$7,999	20.7	37.6	5.6	5.6	6.8	29.1	20.1
$8,000 or more	19.6	52.5	5.2	4.1	13.1	48.0	44.6
Independent student total income percentile rank							
Lowest quartile	10.8	35.5	5.3	3.8	7.5	22.3	13.0
Middle quartiles	5.4	18.7	3.4	3.3	4.6	11.5	6.8
Highest quartile	2.5	10.9	2.5	3.0	2.4	6.3	3.7
Parent's total income percentile rank							
Lowest quartile	14.3	50.3	4.6	3.8	7.3	31.1	19.9
Middle quartiles	10.3	55.7	6.3	3.3	5.5	27.1	16.9
Highest quartile	9.3	34.2	4.3	5.2	5.3	20.3	16.8
Local residence							
On campus	21.7	54.8	12.1	10.1	15.3	37.3	34.8
Off campus	7.2	24.5	3.8	3.0	4.9	15.2	9.2
With parents	6.0	26.8	4.5	4.0	4.6	14.8	8.1
With relatives/other	5.8	22.0	6.9	1.4	5.0	13.3	7.4
Attendance pattern							
Full-time, full-year	16.2	48.5	6.1	4.2	10.2	28.9	23.4
Full-time, part-year	8.6	31.4	4.4	3.8	6.2	18.3	11.0
Part-time, full-year	5.4	19.0	4.0	3.4	4.5	11.3	7.0
Part-time, part-year	3.3	12.9	1.6	2.0	3.1	7.2	4.2
Parent's education							
Less than high school diploma	6.1	23.6	6.7	4.5	4.9	16.4	8.0
High school diploma/GED	7.1	30.4	4.3	3.8	4.9	17.8	10.0
Some PSE, less than bachelor's	8.4	36.1	5.3	4.4	5.7	19.6	11.7
Bachelor's degree	8.5	37.5	3.5	2.8	4.6	20.4	13.3
Advanced degree	9.4	34.2	3.8	4.4	4.4	20.7	15.2

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.4d—Average amount of institutional aid received by aided undergraduates by control and level of institution, by student and institutional characteristics: 1992–93

	Control of institution			Level of institution			Total
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2–3 year	4-or-more-years	institutional aid amount
Total	$1,456	$4,473	$1,605	$1,467	$901	$3,346	$2,832
Gender							
Male	1,600	4,814	2,177	2,935	931	3,538	3,052
Female	1,338	4,244	1,353	1,049	881	3,195	2,664
Race–ethnicity							
White, non-Hispanic	1,445	4,382	1,545	352	903	3,358	2,826
Black, non-Hispanic	1,572	4,146	1,463	110	830	3,026	2,576
Hispanic	1,023	4,788	—	—	848	2,720	2,283
Asian/Pacific Islander	1,870	6,510	—	—	—	4,505	4,074
American Indian	1,389	—	—	—	—	3,127	2,006
Dependency status for financial aid							
Dependent	1,772	5,073	1,734	1,181	1,226	3,780	3,441
Independent without dependents	1,073	3,415	1,117	1,455	715	2,441	1,915
Independent with dependents	795	1,936	1,741	1,609	610	1,664	1,249
Income and dependency status							
Dependent							
Less than $10,000	1,320	4,061	—	—	—	2,698	2,438
$10,000–$19,999	1,347	4,670	—	—	974	3,300	2,873
$20,000–$29,999	1,520	4,829	—	—	1,267	3,408	3,090
$30,000–$39,999	1,735	5,727	—	—	1,161	4,151	3,625
$40,000–$49,999	2,172	5,918	—	—	1,523	4,583	4,080
$50,000–$59,999	2,026	5,638	—	—	—	4,234	3,991
$60,000–$69,999	2,017	4,498	—	—	—	3,759	3,540
$70,000–$79,999	1,831	4,927	—	—	—	3,968	3,742
$80,000–$99,999	1,84!	4,592	—	—	—	3,514	3,409
$100,000 or more	2,193	4,122	—	—	—	3,490	3,327
Independent							
Less than $5,000	1,213	3,446	759	674	730	2,454	1,997
$5,000–$9,999	1000	2,725	1,628	1,074	571	2,129	1,612
$10,000–$19,000	987	2,782	1,677	1,949	813	2,080	1,635
$20,000–$29,999	610	1,932	—	—	543	1,488	1,038
$30,000–$49,999	649	2,027	—	—	532	1,720	1,278
$50,000 or more	784	1,924	—	—	—	1,888	1,353
Level of institution							
Less-than-2-years	742	—	1,520	1,467	0	0	1,467
2- to 3-years	844	1,106	1,904	0	901	0	901
4-or-more-years	1,755	4,658	1,596	0	0	3,346	3,346
Attendance-adjusted total costs							
Less than $4,000	563	738	—	—	492	772	589
$4,000–$7,999	1,197	1,416	1,210	1,072	901	1,406	1,234
$8,000–$11,999	1,665	2,400	1,346	1,065	1,186	2,030	1,845
$12,000–$15,999	1,941	3,661	1,987	2,240	1,007	3,099	2,831
$16,000 or more	2,209	5,799	1,769	1,687	1,367	5,347	5,183
Age as of 12/31/92							
23 years or younger	1,688	4,950	1,491	1,047	1,106	3,661	3,268
24–29 years	996	2,942	854	901	743	2,070	1,627
30–39 years	782	2,295	2,402	2,611	616	1,909	1,403
40 years or older	670	1,792	—	—	605	1,634	1,205

Table 3.4d—Average amount of institutional aid received by aided undergraduates by control and level of institution, and student characteristics: 1992-93—Continued

	Control of institution			Level of institution			Total institutional aid amount
	Public	Private, not-for-profit	Private, for-profit	Less-than-2-year	2-3 year	4-or-more-years	
Tuition and fees							
Less than $500	$410	$1,548	—	—	$354	$1,149	$489
$500-$999	1,044	1,157	—	—	1,019	1,117	1,055
$1,000-$1,999	1,287	1,216	—	1,026	1,128	1,344	1,283
$2,000-$3,999	1,600	1,637	1,521	1,305	1,314	1,635	1,605
$4,000-$7,999	2,897	2,723	1,561	1,562	1,390	2,820	2,663
$8,000 or more	3,646	5,743	—	—	—	5,662	5,601
Independent student total income percentile rank							
Lowest quartile	1,116	3,127	1,133	832	644	2,312	1,822
Middle quartiles	816	2,397	1,828	1,994	652	1,866	1,376
Highest quartile	663	2,069	—	—	643	1,782	1,340
Parent's total income percentile rank							
Lowest quartile	1,399	4,652	1,529	1,382	1,061	3,233	2,889
Middle quartiles	1,955	5,658	1,806	—	1,300	4,215	3,788
Highest quartile	1,940	4,532	—	—	—	3,721	3,553
Local residence							
On campus	2,183	5,486	1,771	—	1,863	4,383	4,268
Off campus	1,251	3,416	1,824	1,646	746	2,528	2,030
With parents	1,115	3,409	1,302	1,139	1,004	2,475	1,947
With relatives/other	850	3,247	—	—	—	2,133	1,513
Attendance pattern							
Full-time, full-year	1,773	5,203	1,603	1,211	1,200	3,797	3,512
Full-time, part-year	1,240	3,030	1,800	1,894	766	2,465	2,078
Part-time, full-year	1,041	3,265	737	446	832	2,389	1,752
Part-time, part-year	793	1,558	—	—	653	1,445	1,037
Parent's education							
Less than high school diploma	865	3,059	1,738	1,797	483	2,355	1,627
High school diploma/GED	1,296	4,049	1,751	1,155	1,005	2,987	2,417
Some PSE, less than bachelor's	1,293	4,038	1,750	2,315	763	2,939	2,387
Bachelor's degree	1,749	5,014	—	—	1,078	3,729	3,333
Advanced degree	1,914	5,204	—	—	1,112	3,970	3,700

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.5a—Percentage of aided undergraduates receiving various combinations of financial aid by type of aid, by student and institutional characteristics: 1992–93

	Grant only	Grant and work	Grant, loan, and work-study	Grant and loan	Loan only	Loan and work	Work-study only	Other only	Other combination
Total	42.3	2.7	6.2	24.5	9.3	0.4	0.6	3.7	10.4
Type of institution									
Public									
Less-than-2-year	82.3	2.3	0.0	1.2	3.2	0.3	0.3	7.3	3.2
2-year	62.9	3.0	1.5	14.2	5.2	0.1	0.3	4.9	8.0
4-year, nondoctoral granting	36.8	3.3	6.0	28.9	9.8	0.9	1.5	3.6	9.2
4-year, doctoral granting	31.8	2.4	6.3	28.4	13.2	0.7	0.8	4.8	11.7
Private, not for profit									
Less-than-4-year	44.9	1.7	0.8	25.7	9.4	0.0	0.2	1.8	15.5
4-year nondoctoral granting	33.4	4.0	17.2	24.6	5.9	0.5	0.7	1.5	12.3
4-year doctoral granting	30.4	3.2	16.4	25.3	7.8	0.6	0.5	2.5	13.3
Private, for profit									
Less-than-2-year	40.0	0.2	0.2	36.9	12.9	0.0	0.3	2.7	6.9
2-years-or-more	20.3	0.7	1.9	36.2	21.5	0.0	0.0	2.0	17.3
Level of institution									
Less-than-2-years	43.8	0.4	0.2	33.5	11.9	0.0	0.3	3.1	6.7
2- to 3-years	57.2	2.6	1.3	17.4	7.0	0.1	0.3	4.4	9.6
4-or-more-years	32.9	3.1	10.1	27.3	10.3	0.7	0.9	3.3	11.5
Control of institution									
Public	47.6	2.9	4.0	21.8	8.7	0.5	0.8	4.6	9.3
Private, not-for-profit	33.4	3.5	15.4	24.9	6.9	0.5	0.6	1.9	12.9
Private, for-profit	32.2	0.4	0.9	36.6	16.3	0.0	0.2	2.5	11.0
Type of institution (4-year aggregates)									
Public, 4-year	33.9	2.8	6.2	28.6	11.8	0.8	1.1	4.3	10.6
Private, not for profit, 4-year	32.2	3.7	16.9	24.9	6.7	0.5	0.6	1.9	12.7
Income and dependency status									
Dependent									
Less than $10,000	43.0	3.4	9.4	30.7	2.8	0.3	0.0	0.7	9.8
$10,000–$19,999	41.3	4.4	10.0	28.8	4.6	0.3	0.3	0.5	9.7
$20,000–$29,999	30.8	4.4	12.3	31.6	6.2	0.2	0.2	0.7	13.6
$30,000–$39,999	29.1	2.9	12.1	22.4	13.1	1.1	0.9	2.8	15.5
$40,000–$49,999	29.4	2.6	9.5	17.9	14.4	1.5	1.1	6.1	17.5
$50,000–$59,999	34.9	2.8	7.6	14.5	16.0	1.0	1.7	8.3	13.3
$60,000–$69,999	36.6	3.3	7.9	12.7	13.2	1.3	1.6	7.1	16.3
$70,000–$79,999	36.0	3.4	6.9	11.9	18.0	1.0	2.8	6.2	13.9
$80,000–$99,999	40.7	3.4	7.8	10.3	15.1	0.8	1.3	9.6	11.0
$100,000 or more	54.7	3.5	1.1	6.9	9.6	0.3	3.4	10.1	10.3
Independent									
Less than $5,000	44.5	3.5	5.7	33.2	2.6	0.1	0.2	1.4	8.8
$5,000–$9,999	43.0	2.9	4.1	35.0	3.3	0.1	0.2	2.2	9.3
$10,000–$19,000	44.7	1.5	2.7	26.3	12.0	0.1	0.5	4.1	8.1
$20,000–$29,999	49.9	0.9	1.8	22.9	10.3	0.3	0.2	6.1	7.6
$30,000–$49,999	53.5	0.3	1.3	15.4	18.8	0.1	0.4	4.2	6.2
$50,000 or more	68.3	0.1	0.6	5.8	17.0	0.0	0.3	6.6	1.5
Gender									
Male	39.3	2.6	6.3	23.4	9.7	0.5	0.6	5.2	12.5
Female	44.6	2.8	6.2	25.2	8.9	0.4	0.7	2.7	8.7

Table 3.5a—Percentage of aided undergraduates receiving various combinations of financial aid by type of aid, by student and institutional characteristics: 1992-93—Continued

	Grant only	Grant and work	Grant, loan, and work-study	Grant and loan	Loan only	Loan and work	Work-study only	Other only	Other combination
Race-ethnicity									
White, non-Hispanic	40.8	2.4	6.3	24.6	10.5	0.4	0.7	4.1	10.2
Black, non-Hispanic	43.0	2.7	6.7	25.5	6.4	0.5	0.1	2.8	12.3
Hispanic	55.0	3.6	3.5	20.2	5.8	0.3	0.3	2.4	9.0
Asian/Pacific Islander	39.4	6.0	7.9	28.0	7.7	0.3	1.8	2.0	6.9
American Indian	54.3	2.5	4.3	16.8	4.6	0.0	0.0	4.8	12.6
Dependency status for financial aid									
Dependent	36.8	3.4	9.3	21.9	9.8	0.7	1.0	3.9	13.1
Independent without dependents	40.6	2.3	3.9	28.6	10.2	0.1	0.5	4.3	9.4
Independent with dependents	51.8	1.7	2.8	25.7	7.9	0.1	0.1	3.0	6.8
Attendance-adjusted total costs									
Less than $4,000	73.5	1.2	0.5	8.6	5.9	0.1	0.4	5.3	4.5
$4,000-$7,999	49.9	2.9	3.1	22.5	8.8	0.3	0.6	4.3	7.6
$8,000-$11,999	38.0	3.0	5.1	27.5	10.4	0.4	0.7	3.4	11.3
$12,000-$15,999	31.8	2.8	7.8	29.4	10.2	0.6	0.8	3.3	13.2
$16,000 or more	22.7	2.9	15.6	30.7	9.9	0.5	0.6	2.4	14.7
Age as of 12/31/92									
23 years or younger	37.5	3.3	8.4	24.3	9.3	0.6	0.9	3.7	12.2
24-29 years	42.3	2.0	3.4	29.3	10.3	0.2	0.4	3.0	9.2
30-39 years	53.3	1.8	2.4	23.7	9.5	0.0	0.3	2.9	6.1
40 years or older	58.6	1.2	2.1	17.1	7.0	0.2	0.2	6.5	7.2
Tuition and fees									
Less than $500	66.8	1.9	1.0	12.6	4.6	0.0	0.3	5.2	7.5
$500-$999	59.9	2.8	1.5	17.0	7.4	0.2	0.4	4.8	6.1
$1,000-$1,999	45.6	3.2	3.8	25.4	8.9	0.4	0.7	4.1	8.0
$2,000-$3,999	34.0	2.8	5.6	29.4	12.6	0.6	0.8	3.5	10.7
$4,000-$7,999	29.7	2.3	6.5	31.6	12.4	0.4	0.8	2.5	13.9
$8,000 or more	20.2	3.1	21.4	27.5	7.7	0.7	0.7	2.3	16.4
Independent student total income percentile rank									
Lowest quartile	43.9	3.2	4.9	33.9	3.0	0.1	0.2	1.9	9.0
Middle quartiles	47.2	1.2	2.3	24.4	11.7	0.2	0.4	4.9	7.8
Highest quartile	59.3	0.1	1.0	10.7	20.0	0.0	0.2	4.5	4.1
Parent's total income percentile rank									
Lowest quartile	38.7	4.1	10.5	30.3	4.6	0.3	0.2	0.7	10.7
Middle quartiles	31.3	3.0	10.0	19.4	13.4	1.1	1.1	5.1	15.4
Highest quartile	39.7	3.3	6.7	11.4	14.4	0.9	2.1	7.8	13.8
Attendance pattern									
Full-time, full-year	32.8	3.7	9.9	26.7	9.1	0.6	0.8	3.7	12.7
Full-time, part-year	40.3	1.8	4.0	28.6	10.5	0.3	0.6	3.1	10.8
Part-time, full-year	53.6	2.5	3.4	19.7	9.1	0.3	0.4	3.6	7.5
Part-time, part-year	59.0	1.0	1.4	18.2	8.5	0.1	0.5	4.8	6.6
Parent's education									
Less than high school diploma	53.7	2.5	3.7	23.3	5.8	0.0	0.4	3.4	7.2
High school diploma/GED	42.5	2.2	5.3	24.8	10.2	0.5	0.3	3.8	10.3
Some PSE, less than bachelor's	39.8	2.5	6.9	24.4	10.1	0.5	0.5	4.5	10.8
Bachelor's degree	38.0	3.0	8.0	22.9	10.1	0.6	1.2	4.5	11.8
Advanced degree	41.1	3.6	8.2	19.0	11.3	0.6	1.9	4.4	9.8

Table 3.5a—Percentage of aided undergraduates receiving various combinations of financial aid by type of aid, by student and institutional characteristics: 1992–93—Continued

	Grant only	Grant and work	Grant, loan, and work-study	Grant and loan	Loan only	Loan and work	Work-study only	Other only	Other combination
Local residence									
On campus	26.2	4.4	17.0	23.6	7.8	0.9	1.0	3.5	15.4
Off campus	43.9	2.0	4.0	26.0	10.2	0.3	0.6	3.8	9.1
With parents	51.3	2.9	2.4	21.5	8.4	0.2	0.4	3.8	9.2
With relatives/other	51.8	2.2	4.2	22.9	7.6	0.0	0.1	0.8	10.5

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.5b—Average amount of financial aid received by undergraduates who received the various combinations of aid by type of aid, by student and institutional characteristics: 1992–93

	Grant only	Grant and work	Grant, loan, and work-study	Grant and loan	Loan only	Loan and work	Work-study only
Total	$2,522	$2,214	$3,898	$3,407	$3,266	$3,320	$1,356
Type of institution							
Public							
Less-than-2-year	1,296	1,298	1,424	1,393	3,008	—	—
2-year	1,376	1,331	1,968	1,846	2,541	2,354	1,522
4-year, nondoctoral granting	2,109	2,097	3,479	3,268	2,841	2,785	1,229
4-year, doctoral granting	2,426	2,609	4,087	3,807	3,230	3,292	1,439
Private, not for profit							
Less-than-4-year	1,964	1,922	2,921	2,836	2,712	3,140	1,213
4-year nondoctoral granting	4,193	3,458	6,127	4,912	3,460	3,395	1,142
4-year doctoral granting	5,892	5,813	8,291	6,988	4,310	4,606	1,516
Private, for profit							
Less-than-2-year	1,878	1,909	3,468	3,448	3,332	3,812	3,610
2-years-or-more	2,175	2,862	4,508	4,383	3,826	4,275	1,760
Level of institution							
Less-than-2-years	$1,825	$1,809	$3,259	$3,309	$3,782	$2,717	$3,276
2- to 3-years	1,467	1,406	2,156	2,870	2,950	1,506	2,253
4-or-more-years	3,308	3,097	4,322	3,390	3,384	1,316	5,015
Control of institution							
Public	1,838	1,743	2,946	2,724	2,933	2,912	1,391
Private, not-for-profit	4,574	4,028	6,584	5,380	3,716	3,840	1,280
Private, for-profit	1,981	2,151	3,853	3,788	3,565	4,052	2,299
Type of institution (4-year aggregates)							
Public, 4-year	2,288	2,372	3,825	3,577	3,076	3,102	1,345
Private, not for profit, 4-year	4,832	4,303	6,946	5,706	3,798	3,928	1,281
Income and dependency status							
Dependent							
Less than $10,000	3,059	2,577	4,555	3,862	2,938	3,453	1,208
$10,000–$19,999	3,031	2,670	4,466	3,659	2,889	3,101	1,289
$20,000–$29,999	2,968	2,455	4,653	3,723	2,866	2,700	1,306
$30,000–$39,999	3,011	2,504	4,480	3,468	3,007	2,778	1,297
$40,000–$49,999	3,620	3,414	4,801	3,945	3,022	2,898	1,300
$50,000–$59,999	3,622	3,294	4,555	3,896	3,129	2,872	1,375
$60,000–$69,999	3,394	2,940	4,364	3,758	3,233	2,763	1,237
$70,000–$79,999	3,415	3,192	4,331	3,818	3,391	3,126	1,300
$80,000–$99,999	3,378	3,346	4,398	3,792	3,531	3,544	1,138
$100,000 or more	3,164	3,223	3,681	3,671	3,946	3,257	1,015
Independent							
Less than $5;000	2,480	2,289	4,095	3,712	3,367	3,339	1,431
$5,000–$9,999	2,250	2,082	3,886	3,620	3,332	3,711	1,513
$10,000–$19,000	1,859	1,657	3,401	3,233	3,664	3,679	1,545
$20,000–$29,999	1,435	1,234	2,779	2,671	3,611	4,224	1,795
$30,000–$49,999	1,430	1,339	2,617	2,529	3,732	3,707	1,678
$50,000 or more	1,531	1,432	2,378	2,304	4,390	4,082	—
Gender							
Male	2,684	2,393	4,128	3,617	3,358	3,394	1,355
Female	2,415	2,092	3,740	3,259	3,197	3,244	1,360

Table 3.5b—Average amount of financial aid received by undergraduates who received the various combinations of aid by type of aid, by student and institutional characteristics: 1992–93

	Grant only	Grant and work	Grant, loan, and work-study	Grant and loan	Loan only	Loan and work	Work-study only
Race–ethnicity							
White, non-Hispanic	2,508	2,186	3,938	3,444	3,329	3,340	1,361
Black, non-Hispanic	2,450	2,230	3,754	3,264	2,995	3,223	1,294
Hispanic	2,355	2,098	3,308	2,972	3,079	3,278	1,475
Asian/Pacific Islander	3,467	3,169	4,933	4,257	3,291	3,296	1,458
American Indian	2,280	2,014	3,245	2,829	3,138	—	1,384
Dependency status for financial aid							
Dependent	2,798	4,440	3,682	3,027	2,916	1,290	3,140
Independent without dependents	1,925	3,853	3,568	3,672	3,825	1,495	2,180
Independent with dependents	1,863	1,672	2,962	3,417	3,760	1,541	3,148
Local residence							
On campus	4,042	6,167	4,975	3,140	3,057	1,219	4,322
Off campus	1,902	3,547	3,268	3,449	3,569	1,504	2,098
With parents	2,014	3,005	2,834	2,870	2,736	1,384	2,081
With relatives/other	1,629	3,085	2,783	3,297	3,737	1,518	1,891
Attendance-adjusted total costs							
Less than $4,000	936	1,155	1,127	1,582	1,612	923	938
$4,000–$7,999	1,739	1,693	2,506	2,631	2,522	2,770	1,293
$8,000–$11,999	2,400	2,305	3,528	3,122	3,413	3,766	1,378
$12,000–$15,999	3,152	2,984	4,421	3,600	3,599	4,856	1,283
$16,000 or more	4,914	5,010	6,355	4,124	4,376	7,596	1,454
Age as of 12/31/92							
23 years or younger	2,946	2,647	4,319	3,649	3,070	3,002	1,293
24–29 years	2,000	1,762	3,642	3,421	3,651	3,889	1,562
30–39 years	1,869	1,643	3,152	2,980	3,627	3,728	1,665
40 years or older	1,745	1,616	2,771	2,612	3,669	4,088	1,662
Tuition and fees							
Less than $500	961	855	1,558	1,470	2,809	2,766	1,423
$500–$999	1,475	1,485	2,129	2,018	2,434	2,432	1,543
$1,000–$1,999	1,983	2,035	3,104	2,939	2,785	2,832	1,337
$2,000–$3,999	2,344	2,527	3,867	3,644	3,059	3,127	1,338
$4,000–$7,999	2,921	3,361	4,816	4,500	3,535	4,092	1,321
$8,000 or more	6,200	6,559	9,034	7,678	4,153	4,249	1,360
Independent student total income percentile rank							
Lowest quartile	2,360	2,179	3,978	3,655	3,353	3,586	1,466
Middle quartiles	1,662	1,461	3,106	2,957	3,655	3,830	1,629
Highest quartile	1,512	1,412	2,555	2,488	3,900	3,832	—
Parent's total income percentile rank							
Lowest quartile	3,056	2,607	4,577	3,755	2,888	2,922	1,265
Middle quartiles	3,271	2,955	4,546	3,703	3,031	2,864	1,323
Highest quartile	3,397	3,188	4,309	3,825	3,414	3,104	1,208
Attendance pattern							
Full-time, full-year	3,487	3,281	5,238	4,529	3,465	3,482	1,357
Full-time, part-year	2,002	1,955	3,309	3,085	2,882	3,079	1,149
Part-time, full-year	1,872	1,748	2,936	2,692	3,213	3,316	1,563
Part-time, part-year	1,165	1,017	2,023	1,937	2,966	3,058	1,328

Table 3.5b—Average amount of financial aid received by undergraduates who received the various combinations of aid by type of aid, by student and institutional characteristics: 1992-93

	Grant only	Grant and work	Grant, loan, and work-study	Grant and loan	Loan only	Loan and work	Work-study only
Parent's education							
Less than high school diploma	$2,070	$1,858	$3,140	$2,818	$3,061	$3,239	$1,423
High school diploma/GED	2,327	1,899	3,678	3,273	3,242	3,470	1,312
Some PSE, less than bachelor's	2,446	2,048	3,847	3,313	3,237	3,211	1,277
Bachelor's degree	3,040	2,663	4,502	3,904	3,361	3,237	1,409
Advanced degree	3,268	3,062	4,553	3,903	3,470	3,248	1,285

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93). Undergraduate Data Analysis System.

Table 3.6a—Percentage of students in 4-year public institutions receiving financial aid by type and source of aid, by student characteristics: 1992–93

	Type of aid					Source of aid		
	Any aid	Any grants	Any work-study	Any loans	Any other type of aid	Any federal aid	Any state aid	Any institutional aid
Total	45.6	36.1	5.7	25.1	6.8	34.5	13.1	13.6
Income and dependency status								
Dependent								
Less than $10,000	83.3	77.6	15.5	46.8	9.6	79.6	31.3	23.1
$10,000–$19,999	81.1	74.7	13.9	50.3	7.1	76.7	32.5	22.5
$20,000–$29,999	69.9	63.4	12.3	45.0	9.2	62.0	25.4	21.2
$30,000–$39,999	58.2	42.5	10.1	38.5	9.8	46.1	17.5	19.3
$40,000–$49,999	46.3	28.7	6.3	28.2	9.7	32.7	10.4	16.7
$50,000–$59,999	31.8	19.4	2.7	13.7	6.8	16.4	6.1	12.4
$60,000–$69,999	27.0	16.1	2.6	10.5	6.2	12.5	5.5	12.0
$70,000–$79,999	31.1	17.1	3.7	12.5	6.4	15.8	3.7	13.8
$80,000–$99,999	26.6	15.8	2.3	8.6	6.9	11.4	3.8	11.4
$100,000 or more	19.2	12.2	1.6	4.1	4.8	5.5	3.3	10.4
Independent								
Less than $5,000	76.8	71.8	10.8	47.8	9.6	71.0	28.7	19.6
$5,000–$9,999	73.0	67.9	8.3	46.8	8.3	67.2	26.5	14.4
$10,000–$19,000	47.7	36.6	4.3	28.7	5.6	39.1	13.1	9.9
$20,000–$29,999	37.2	30.1	2.5	17.3	4.0	25.5	7.7	7.1
$30,000–$49,999	25.7	18.0	1.0	12.3	3.3	14.8	4.2	5.2
$50,000 or more	18.6	13.5	0.3	5.1	1.5	5.8	1.9	2.2
Gender								
Male	44.4	34.6	5.0	24.2	7.8	32.6	12.4	13.5
Female	46.4	37.1	6.4	25.7	5.8	35.9	13.6	13.8
Race–ethnicity								
White, non-Hispanic	43.2	33.1	5.1	24.1	6.5	31.6	12.1	12.6
Black, non-Hispanic	59.8	51.1	10.2	34.2	9.6	50.8	14.0	17.6
Hispanic	50.3	44.9	5.5	22.1	5.2	41.9	18.0	18.4
Asian/Pacific Islander	35.7	30.7	5.8	17.0	2.7	28.0	14.8	12.3
American Indian	57.5	52.3	7.8	25.4	13.2	46.3	21.4	18.6
Dependency status for financial aid								
Dependent	44.2	33.3	6.3	23.5	7.5	31.8	12.5	15.6
Independent without dependents	51.9	43.5	5.3	31.8	6.7	43.5	16.1	11.4
Independent with dependents	44.5	38.1	4.3	23.9	4.6	35.0	12.5	9.0
Undergraduate class level								
1st year-freshman	46.1	37.5	6.4	23.0	7.1	34.9	13.0	13.4
2nd year-sophomore	46.3	36.2	5.8	25.1	8.1	34.3	13.0	13.7
3rd year-junior	46.9	37.2	6.4	27.1	6.9	36.3	14.1	14.0
4th year-senior	45.1	35.0	5.0	26.2	5.9	34.1	13.0	13.8
Level unknown	25.9	21.3	1.9	7.6	5.0	16.6	8.1	8.6
Attendance-adjusted total costs								
Less than $4,000	21.4	17.3	1.1	6.2	1.6	13.2	3.5	4.7
$4,000–$7,999	45.1	36.2	5.0	22.7	6.2	33.8	12.2	13.4
$8,000–$11,999	52.8	41.4	7.4	30.7	8.6	40.1	16.7	16.2
$12,000–$15,999	55.6	43.4	7.9	34.2	9.3	44.0	16.9	16.8
$16,000 or more	52.9	41.5	7.7	35.9	8.3	42.4	16.5	17.8

Table 3.6a—Percentage of students in 4-year public institutions receiving financial aid by type and source of aid, by student characteristics: 1992-93—Continued

	Type of aid					Source of aid		
	Any aid	Any grants	Any work-study	Any loans	Any other type of aid	Any federal aid	Any state aid	Any institutional aid
Age as of 12/31/92								
23 years or younger	47.1	36.4	6.6	25.7	7.5	35.0	13.7	15.9
24-29 years	47.0	38.4	4.7	30.0	5.8	40.4	13.5	9.9
30-39 years	40.4	34.6	3.2	20.9	4.6	30.2	11.2	7.4
40 years or older	32.7	28.1	2.4	13.5	4.0	20.1	8.9	6.2
Tuition and fees								
Less than $500	22.6	17.5	1.0	8.3	2.8	14.1	2.6	4.1
$500-$999	35.4	29.1	2.5	15.6	3.9	26.1	7.4	7.6
$1,000-$1,999	47.7	38.7	5.4	25.8	6.3	37.7	13.8	13.0
$2,000-$3,999	53.6	41.8	7.6	32.2	8.6	41.2	17.7	17.0
$4,000-$7,999	54.0	41.4	9.7	30.9	10.3	36.9	17.0	22.3
$8,000 or more	40.3	28.7	7.9	26.9	9.2	30.3	8.6	19.1
Independent student total income percentile rank								
Lowest quartile	72.5	67.4	9.2	45.5	8.7	66.6	26.5	16.4
Middle quartiles	41.4	32.4	3.4	22.7	4.9	31.4	10.3	8.4
Highest quartile	22.6	15.1	0.5	9.6	2.0	10.8	2.5	3.9
Parent's total income percentile rank								
Lowest quartile	76.0	69.8	13.1	46.2	7.9	70.3	29.0	21.8
Middle quartiles	43.8	29.8	6.1	24.9	8.6	29.9	10.9	15.8
Highest quartile	25.9	15.1	2.5	9.4	6.1	11.6	4.3	11.6
Attendance pattern								
Full-time, full-year	54.8	43.3	8.0	31.5	8.3	41.4	17.4	19.0
Full-time, part-year	48.0	37.0	5.6	27.3	9.5	39.2	13.9	11.8
Part-time, full-year	36.2	29.5	3.4	18.2	3.9	26.2	8.7	8.3
Part-time, part-year	26.8	20.6	1.6	11.7	3.6	19.1	4.8	5.2
Parent's education								
Less than high school diploma	49.8	44.9	6.3	24.7	4.8	39.8	16.8	12.2
High school diploma/GED	46.4	37.2	5.8	27.7	6.7	37.2	13.8	12.1
Some PSE, less than bachelor's	47.1	36.8	5.8	26.5	7.7	35.8	12.9	13.2
Bachelor's degree	36.9	27.6	4.8	19.4	6.7	25.6	9.8	13.2
Advanced degree	34.1	25.6	4.0	15.0	4.7	19.8	6.6	13.6
Local residence								
On campus	58.2	45.9	10.8	33.7	11.4	42.8	16.4	22.9
Off campus	44.3	34.7	5.0	25.7	6.2	33.8	12.4	11.9
With parents	37.6	30.6	2.9	15.6	4.3	28.9	12.2	9.8
With relatives/other	36.1	31.1	4.7	17.9	3.7	30.3	10.0	8.1

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.6b—Average amount of financial aid received by undergraduates in 4-year public institutions by type and source of aid, by student characteristics: 1992–93

	Type of aid					Source of aid		
	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid amount	Total federal aid amount	Total state amount	Total institutional aid amount
Total	$4,043	$2,288	$1,345	$3,076	$2,492	$3,789	$1,385	$1,755
Income and dependency status								
Dependent								
Less than $10,000	4,993	3,103	1,317	2,810	2,412	4,070	1,581	1,385
$10,000–$19,999	4,652	2,791	1,381	2,685	2,063	3,714	1,440	1,534
$20,000–$29,999	4,275	2,244	1,291	2,658	2,298	3,478	1,427	1,594
$30,000–$39,999	3,985	2,007	1,321	2,754	2,770	3,468	1,335	1,968
$40,000–$49,999	3,880	2,260	1,314	2,689	3,160	3,429	1,297	2,510
$50,000–$59,999	3,180	2,022	1,410	2,782	2,931	3,327	1,619	2,165
$60,000–$69,999	3,199	2,157	1,097	2,907	2,952	3,418	1,758	2,204
$70,000–$79,999	3,260	2,068	—	3,137	3,284	3,432	1,905	2,052
$80,000–$99,999	3,195	2,152	—	3,070	3,190	3,801	2,090	1,878
$100,000 or more	3,307	2,441	—	3,906	3,423	4,170	2,127	2,230
Independent								
Less than $5,000	5,257	2,798	1,291	3,549	2,026	4,569	1,312	1,486
$5,000–$9,999	4,851	2,444	1,439	3,421	1,933	4,235	1,271	1,322
$10,000–$19,000	3,916	1,908	1,425	3,526	1,693	3,808	1,130	1,159
$20,000–$29,999	3,179	1,459	1,492	3,607	1,999	3,518	1,158	918
$30,000–$49,999	2,782	1,172	—	3,670	1,094	3,403	1,287	936
$50,000 or more	2,175	1,716	—	2,883	—	3,015	—	—
Gender								
Male	4,125	2,343	1,408	3,112	2,537	3,892	1,413	1,927
Female	3,973	2,248	1,303	3,046	2,457	3,709	1,364	1,609
Race–ethnicity								
White, non-Hispanic	3,943	2,171	1,339	3,116	2,530	3,799	1,360	1,755
Black, non-Hispanic	4,413	2,492	1,345	2,874	2,543	3,939	1,346	1,911
Hispanic	3,783	2,412	1,346	2,883	2,102	3,221	1,453	1,113
Asian/Pacific Islander	4,541	3,067	1,650	2,939	2,947	3,700	1,717	1,901
American Indian	5,065	3,181	—	3,312	—	3,805	1,594	2,400
Dependency status for financial aid								
Dependent	3,924	2,363	1,321	2,773	2,797	3,579	1,481	1,950
Independent without dependents	4,475	2,293	1,410	3,517	1,963	4,212	1,314	1,370
Independent with dependents	3,947	2,064	1,386	3,505	1,585	3,914	1,154	1,103
Undergraduate class level								
1st year-freshman	3,604	2,221	1,170	2,524	2,421	3,268	1,388	1,725
2nd year-sophomore	3,964	2,341	1,348	2,775	2,598	3,650	1,436	1,967
3rd year-junior	4,371	2,415	1,356	3,268	2,567	4,044	1,404	1,806
4th year-senior	4,215	2,229	1,507	3,456	2,402	4,092	1,345	1,641
Level unknown	3,254	1,995	—	—	—	3,160	—	—
Attendance-adjusted total costs								
Less than $4,000	1,511	1,160	854	1,611	838	1,670	815	714
$4,000–$7,999	3,245	1,928	1,263	2,466	2,337	3,096	1,225	1,360
$8,000–$11,999	4,411	2,495	1,381	3,137	2,671	4,099	1,500	1,826
$12,000–$15,999	5,041	2,704	1,336	3,706	2,752	4,541	1,456	2,239
$16,000 or more	5,482	2,919	1,587	3,782	2,506	4,784	1,532	2,383

Table 3.6b—Average amount of financial aid received by undergraduates in 4-year public institutions by type and source of aid, by student characteristics: 1992–93—Continued

	Type of aid					Source of aid		
	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid amount	Total federal aid amount	Total state amount	Total institutional aid amount
Age as of 12/31/92								
23 years or younger	$4,026	$2,389	$1,323	$2,856	$2,750	$3,670	$1,460	$1,900
24–29 years	4,449	2,196	1,238	3,623	1,792	4,185	1,171	1,235
30–39 years	3,831	1,958	1,655	3,570	1,518	3,952	1,208	1,083
40 years or older	3,372	1,766	1,890	3,724	1,521	3,946	1,242	877
Tuition and fees								
Less than $500	2,163	1,186	1,008	2,738	1,659	2,803	923	724
$500–$999	2,705	1,523	1,391	2,620	1,812	2,778	1,043	1,077
$1,000–$1,999	3,751	2,115	1,351	2,918	2,347	3,549	1,218	1,337
$2,000–$3,999	4,405	2,433	1,386	3,143	2,620	4,140	1,436	1,623
$4,000–$7,999	5,267	3,336	1,220	3,389	2,912	4,456	1,782	2,934
$8,000 or more	6,570	3,790	1,515	4,220	3,308	4,970	2,561	3,834
Independent student total income percentile rank								
Lowest quartile	5,047	2,627	1,358	3,489	1,994	4,401	1,292	1,418
Middle quartiles	3,590	1,692	1,461	3,557	1,650	3,698	1,130	1,091
Highest quartile	2,497	1,326	—	3,441	1,313	3,301	1,422	843
Parent's total income percentile rank								
Lowest quartile	4,590	2,704	1,333	2,706	2,207	3,722	1,463	1,523
Middle quartiles	3,745	2,110	1,325	2,733	2,916	3,446	1,412	2,190
Highest quartile	3,249	2,163	1,186	3,102	3,206	3,589	1,955	2,043
Attendance pattern								
Full-time, full-year	4,495	2,608	1,349	3,172	2,701	4,090	1,489	1,920
Full-time, part-year	3,489	1,874	1,111	2,594	2,205	3,153	1,145	1,551
Part-time, full-year	3,590	1,939	1,567	3,214	2,319	3,688	1,262	1,347
Part-time, part-year	2,664	1,418	1,173	2,882	1,823	2,933	1,024	1,050
Parent's education								
Less than high school diploma	3,983	2,412	1,453	2,980	1,570	3,599	1,592	1,353
High school diploma/GED	4,048	2,177	1,329	2,987	2,485	3,712	1,385	1,535
Some PSE, less than bachelor's	3,937	2,197	1,347	2,929	2,451	3,761	1,326	1,633
Bachelor's degree	4,093	2,398	1,389	3,157	2,542	3,902	1,516	1,972
Advanced degree	3,679	2,294	1,257	3,211	2,874	3,810	1,413	2,087
Local residence								
On campus	4,459	2,668	1,237	2,708	2,841	3,935	1,489	2,220
Off campus	4,146	2,188	1,421	3,357	2,331	4,027	1,358	1,596
With parents	3,089	2,054	1,367	2,553	2,251	2,836	1,332	1,252
With relatives/other	3,848	2,057	—	3,392	—	3,515	1,250	1,279

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.7a—Percentage of students in 2-year public institutions receiving financial aid by type and source of aid, by student characteristics: 1992–93

	Type of aid					Source of aid		
	Any aid	Any grants	Any work-study	Any loans	Any other type of aid	Any federal aid	Any state aid	Any institutional aid
Total	27.1	24.0	1.5	6.5	3.5	18.4	6.7	4.7
Income and dependency status								
Dependent								
Less than $10,000	61.2	59.9	3.7	16.2	3.6	58.9	20.0	7.8
$10,000–$19,999	52.7	50.8	4.3	11.6	3.1	46.7	13.8	7.8
$20,000–$29,999	36.2	32.1	3.3	11.2	2.5	29.9	10.1	7.4
$30,000–$39,999	26.5	21.0	1.8	8.1	3.0	14.9	8.2	6.0
$40,000–$49,999	12.8	9.0	0.7	3.5	2.4	6.0	2.5	4.1
$50,000–$59,999	12.0	6.2	1.2	3.8	3.1	4.7	2.1	4.2
$60,000–$69,999	11.8	7.8	0.5	3.6	2.7	5.0	1.0	5.7
$70,000–$79,999	11.3	9.5	1.4	1.8	0.0	1.8	0.0	4.7
$80,000–$99,999	9.3	7.4	0.0	1.9	0.0	0.6	1.9	5.3
$100,000 or more	3.7	3.7	0.0	1.2	0.0	1.5	0.0	1.2
Independent								
Less than $5,000	70.0	68.3	6.2	17.3	7.4	64.3	19.6	8.8
$5,000–$9,999	62.9	59.7	5.1	16.5	9.4	55.2	23.2	7.0
$10,000–$19,000	32.6	28.6	1.3	7.8	5.7	23.4	8.1	4.8
$20,000–$29,999	23.5	20.5	0.7	5.1	4.3	12.9	4.6	4.6
$30,000–$49,999	15.3	12.9	0.3	3.5	1.3	5.3	1.8	2.2
$50,000 or more	12.4	10.9	0.0	0.6	1.3	0.8	1.0	2.4
Gender								
Male	24.3	20.7	1.3	5.8	4.6	14.7	5.6	4.8
Female	29.2	26.6	1.8	7.1	2.6	21.2	7.6	4.5
Race–ethnicity								
White, non-Hispanic	26.3	23.0	1.5	6.6	3.6	17.2	6.4	4.6
Black, non-Hispanic	33.9	31.2	1.1	7.2	3.2	25.7	7.9	5.4
Hispanic	22.1	20.4	1.4	3.6	2.7	14.6	6.5	4.3
Asian/Pacific Islander	21.0	19.7	3.2	6.0	1.7	17.2	8.3	3.5
American Indian	45.6	39.3	1.4	7.5	7.1	27.9	4.5	8.6
Dependency status for financial aid								
Dependent	23.6	20.1	1.6	6.2	2.4	16.5	6.0	5.3
Independent without dependents	28.3	24.7	1.5	6.2	5.3	18.8	6.2	5.0
Independent with dependents	29.7	27.3	1.5	7.0	3.5	20.0	7.7	3.8
Attendance-adjusted total costs								
Less than $4,000	15.7	14.0	0.3	1.9	1.8	8.1	2.9	2.8
$4,000–$7,999	32.2	28.5	2.2	8.0	3.9	23.1	8.6	5.7
$8,000–$11,999	45.2	40.2	3.2	13.3	6.3	34.1	12.4	8.1
$12,000–$15,999	51.5	43.7	5.2	18.5	8.5	42.1	12.3	8.1
$16,000 or more	54.6	49.1	2.9	22.3	8.8	42.5	19.2	7.1
Age as of 12/31/92								
23 years or younger	28.6	24.7	1.8	7.4	3.6	20.4	7.4	5.8
24–29 years	29.3	26.3	1.4	7.3	4.8	21.2	6.2	3.9
30–39 years	28.2	26.0	1.6	6.8	2.4	18.2	7.7	4.1
40 years or older	18.8	16.7	0.8	3.0	3.2	9.5	4.0	3.3

Table 3.7a—Percentage of students in 2-year public institutions receiving financial aid by type and source of aid, by student characteristics: 1992-93—Continued

	Type of aid					Source of aid		
	Any aid	Any grants	Any work-study	Any loans	Any other type of aid	Any federal aid	Any state aid	Any institutional aid
Tuition and fees								
Less than $500	19.1	17.3	0.8	3.9	2.5	11.8	4.4	3.0
$500-$999	37.0	32.5	1.9	8.4	4.2	25.5	6.7	7.4
$1,000-$1,999	44.4	39.3	3.4	12.6	5.8	34.2	15.1	7.6
$2,000-$3,999	42.3	35.9	5.0	14.4	6.2	32.2	16.0	6.6
$4,000-$7,999	47.4	35.4	3.6	24.3	13.8	35.5	3.8	9.3
$8,000 or more	—	—	—	—	—	—	—	—
Independent student total income percentile rank								
Lowest quartile	62.1	59.7	5.2	15.7	8.1	55.3	20.9	7.2
Middle quartiles	26.0	22.5	0.9	6.1	4.4	15.9	5.6	4.4
Highest quartile	13.8	11.9	0.2	2.1	1.2	3.1	1.0	2.2
Parent's total income percentile rank								
Lowest quartile	46.8	44.1	3.7	12.0	3.0	41.5	13.3	7.0
Middle quartiles	17.9	13.2	1.3	5.3	2.7	9.6	4.4	5.1
Highest quartile	9.4	7.3	0.2	2.3	0.9	2.6	0.9	4.4
Attendance pattern								
Full-time, full-year	45.9	40.6	4.1	12.0	7.0	34.1	14.6	10.1
Full-time, part-year	42.8	38.6	2.7	10.9	5.3	34.2	12.3	5.9
Part-time, full-year	25.2	22.1	1.5	5.9	3.1	16.1	6.4	4.3
Part-time, part-year	18.5	16.4	0.4	4.0	2.2	11.1	3.0	2.8
Parent's education								
Less than high school diploma	28.5	26.3	0.9	5.9	2.9	19.4	6.5	4.5
High school diploma/GED	26.5	22.8	1.2	5.7	3.6	16.3	5.6	4.6
Some PSE, less than bachelor's	25.6	22.3	1.4	6.1	3.1	15.1	4.7	5.4
Bachelor's degree	17.7	15.2	1.0	4.6	2.8	11.2	4.0	4.2
Advanced degree	16.9	13.6	0.9	4.2	2.3	8.7	3.2	3.7
Local residence								
On campus	53.3	41.6	4.0	17.3	7.5	43.3	5.5	15.3
Off campus	27.6	24.6	1.6	7.1	3.7	18.1	6.7	4.4
With parents	24.0	21.4	1.4	4.6	2.7	16.9	6.9	4.4
With relatives/other	28.0	26.2	0.9	5.7	3.1	20.8	5.7	4.9

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.7b—Average amount of financial aid received by undergraduates in 2-year public institutions by type and source of aid, by student characteristics: 1992–93

	Type of aid					Source of aid		
	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid amount	Total federal aid amount	Total state aid amount	Total institutional aid amount
Total	$2,088	$1,376	$1,522	$2,541	$1,320	$2,244	$728	$844
Income and dependency status								
Dependent								
Less than $10,000	2,635	1,786	—	2,823	—	2,303	687	—
$10,000–$19,999	2,228	1,548	—	2,473	—	2,040	985	—
$20,000–$29,999	2,296	1,538	—	2,157	—	1,913	968	—
$30,000–$39,999	1,835	1,183	—	1,928	—	1,863	917	—
$40,000–$49,999	1,890	1,169	—	—	—	2,429	—	—
$50,000–$59,999	2,254	—	—	—	—	—	—	—
$60,000–$69,999	—	—	—	—	—	—	—	—
$70,000–$79,999	—	—	—	—	—	—	—	—
$80,000–$99,999	—	—	—	—	—	—	—	—
$100,000 or more	—	—	—	—	—	—	—	—
Independent								
Less than $5,000	2,610	1,734	1,799	2,656	—	2,390	815	662
$5,000–$9,999	2,555	1,714	1,380	2,469	1,118	2,388	653	552
$10,000–$19,000	2,108	1,342	—	2,834	1,112	2,212	533	804
$20,000–$29,999	1,662	982	—	2,601	1,065	1,988	601	469
$30,000–$49,999	1,591	940	—	2,879	—	2,624	629	—
$50,000 or more	829	702	—	—	—	—	—	—
Gender								
Male	2,087	1,355	1,330	2,531	1,424	2,280	767	903
Female	2,088	1,391	1,631	2,552	1,198	2,226	708	799
Race–ethnicity								
White, non-Hispanic	2,141	1,388	1,502	2,585	1,387	2,391	743	842
Black, non-Hispanic	2,008	1,427	—	2,480	—	1,879	712	748
Hispanic	1,754	1,214	—	—	—	1,762	699	—
Asian/Pacific Islander	2,570	1,784	—	—	—	2,330	688	—
American Indian	1,545	1,053	—	—	—	1,749	—	—
Dependency status for financial aid								
Dependent	2,114	1,417	1,409	2,295	1,993	2,125	878	1,154
Independent without dependents	2,042	1,292	1,697	2,733	1,194	2,186	643	690
Independent with dependents	2,094	1,391	1,542	2,649	988	2,365	658	553
Attendance-adjusted total costs								
Less than $4,000	1,022	810	—	1,523	837	1,313	446	504
$4,000–$7,999	2,103	1,389	1,504	2,454	1,293	2,179	800	908
$8,000–$11,999	2,777	1,773	1,648	2,868	1,713	2,670	848	1,140
$12,000–$15,999	3,098	1,920	—	2,840	1,767	2,869	838	643
$16,000 or more	3,253	1,946	—	2,989	—	3,105	763	—
Age as of 12/31/92								
23 years or younger	2,116	1,436	1,356	2,294	1,608	2,142	798	1,032
24–29 years	2,202	1,384	1,904	2,608	1,343	2,257	621	686
30–39 years	2,056	1,304	1,636	2,813	909	2,445	672	597
40 years or older	1,833	1,268	—	3,182	800	2,340	722	569

Table 3.7b—Average amount of financial aid received by undergraduates in 2-year public institutions by type and source of aid, by student characteristics: 1992–93—Continued

	Type of aid					Source of aid		
	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid amount	Total federal aid amount	Total state aid amount	Total institutional aid amount
Tuition and fees								
Less than $500	$1,567	$912	$1,478	$2,764	$958	$2,024	$452	$357
$500–$999	1,994	1,445	1,699	2,184	1,240	2,029	699	1,029
$1,000–$1,999	2,721	1,920	1,343	2,410	1,811	2,518	955	1,149
$2,000–$3,999	3,325	2,442	—	2,437	—	2,901	1,406	—
$4,000–$7,999	4,556	2,542	—	—	—	3,850	—	—
$8,000 or more	—	—	—	—	—	—	—	—
Independent student total income percentile rank								
Lowest quartile	2,561	1,712	1,572	2,548	1,074	2,385	704	603
Middle quartiles	1,899	1,158	1,736	2,793	1,092	2,192	572	615
Highest quartile	1,263	874	—	—	—	2,421	—	—
Parent's total income percentile rank								
Lowest quartile	2,361	1,631	1,311	2,458	—	2,107	907	1,015
Middle quartiles	1,945	1,175	—	2,147	2,239	2,181	866	1,243
Highest quartile	1,861	1,185	—	—	—	—	—	—
Attendance pattern								
Full-time, full-year	2,754	1,964	1,504	2,410	1,625	2,601	927	1,118
Full-time, part-year	1,878	1,269	—	2,048	1,033	1,783	812	605
Part-time, full-year	2,054	1,392	1,713	2,535	1,109	2,241	660	786
Part-time, part-year	1,633	900	—	2,920	1,361	2,152	447	665
Parent's education								
Less than high school diploma	1,917	1,345	—	2,701	—	2,141	633	443
High school diploma/GED	2,037	1,402	1,278	2,619	1,560	2,238	821	960
Some PSE, less than bachelor's	2,019	1,334	—	2,650	1,291	2,452	663	743
Bachelor's degree	2,156	1,371	—	2,313	—	2,306	914	1,073
Advanced degree	2,004	1,321	—	2,424	—	2,422	—	—
Local residence								
On campus	2,610	1,702	—	2,516	—	2,218	—	1,866
Off campus	2,131	1,346	1,587	2,676	1,146	2,439	671	653
With parents	1,927	1,402	1,454	2,182	1,506	1,867	847	975
With relatives/other	1,846	1,301	—	—	—	1,976	—	—

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.8a—Percentage of students in private not-for-profit 4-year institutions receiving financial aid by type and source of aid, by student characteristics: 1992–93

	Type of aid					Source of aid		
	Any aid	Any grants	Any work-study	Any loans	Any other type of aid	Any federal aid	Any state aid	Any institutional aid
Total	60.6	53.8	15.6	35.8	8.8	44.5	18.9	36.6
Income and dependency status								
Dependent								
Less than $10,000	89.4	87.1	29.1	55.8	10.8	86.8	40.9	42.5
$10,000–$19,999	93.0	89.5	36.6	59.9	12.8	86.9	39.8	53.9
$20,000–$29,999	88.6	84.8	38.3	68.6	14.8	80.3	41.9	60.9
$30,000–$39,999	82.7	74.7	37.3	65.0	14.5	70.6	30.8	62.1
$40,000–$49,999	83.0	74.8	30.6	58.6	17.5	61.8	28.9	68.7
$50,000–$59,999	66.3	57.1	19.9	41.6	11.3	43.8	17.5	54.0
$60,000–$69,999	48.7	39.9	13.8	28.0	9.6	27.7	8.4	38.2
$70,000–$79,999	46.9	38.4	11.5	27.6	9.8	29.6	5.8	35.9
$80,000–$99,999	55.1	42.7	13.6	30.9	8.5	31.9	6.1	40.4
$100,000 or more	30.7	23.4	3.4	8.8	5.7	9.6	3.5	22.8
Independent								
Less than $5,000	84.8	81.5	21.9	47.8	12.2	76.6	37.6	41.8
$5,000–$9,999	81.4	78.7	10.4	51.8	8.8	74.8	33.9	34.7
$10,000–$19,000	61.3	54.2	6.3	32.0	4.3	50.0	19.1	26.0
$20,000–$29,999	43.0	35.7	1.8	21.6	4.1	28.1	11.3	14.4
$30,000–$49,999	40.5	33.9	1.1	15.7	4.1	17.7	8.1	13.2
$50,000 or more	34.8	27.4	0.8	12.1	1.3	12.1	2.0	8.8
Gender								
Male	60.5	53.5	15.8	35.6	9.7	44.0	17.4	37.9
Female	60.1	53.6	15.4	35.8	8.1	44.2	19.7	35.4
Race–ethnicity								
White, non-Hispanic	57.7	50.8	14.7	35.0	7.5	39.8	17.5	38.4
Black, non-Hispanic	71.8	63.6	22.2	49.7	19.4	62.0	30.7	31.5
Hispanic	80.0	75.7	12.4	27.1	8.1	72.3	22.4	23.4
Asian/Pacific Islander	43.5	38.3	15.9	27.4	5.2	31.9	12.6	30.9
American Indian	54.5	50.5	21.5	39.3	9.8	43.3	8.6	39.9
Dependency status for financial aid								
Dependent	64.3	57.0	21.7	41.0	11.1	47.6	20.2	46.3
Independent without dependents	57.4	50.5	8.9	31.6	6.1	43.3	18.7	26.8
Independent with dependents	52.9	47.5	4.0	25.0	4.8	36.8	15.5	17.7
Undergraduate class level								
1st year-freshman	63.9	58.6	17.2	35.3	9.9	47.2	19.7	39.4
2nd year-sophomore	60.2	53.1	17.5	34.9	8.0	44.2	19.5	39.6
3rd year-junior	61.8	54.7	16.3	38.9	9.7	45.9	19.6	37.2
4th year-senior	59.2	51.2	13.1	36.5	8.1	43.1	18.3	33.4
Level unknown	21.5	19.6	3.2	8.4	1.5	12.2	1.9	8.4
Attendance-adjusted total costs								
Less than $4,000	26.3	24.3	0.4	3.3	1.5	12.2	3.7	6.6
$4,000–$7,999	54.6	49.1	5.0	18.5	4.4	40.0	12.3	15.4
$8,000–$11,999	66.2	58.9	13.8	36.2	8.7	49.5	22.7	31.5
$12,000–$15,999	69.3	61.8	18.3	42.7	11.5	49.8	24.5	45.2
$16,000 or more	66.1	58.3	22.7	47.2	11.3	50.3	22.0	50.0

Table 3.8a—Percentage of students in private not-for-profit 4-year institutions receiving financial aid by type and source of aid, by student characteristics: 1992–93—Continued

	Type of aid					Source of aid		
	Any aid	Any grants	Any work-study	Any loans	Any other type of aid	Any federal aid	Any state aid	Any institutional aid
Age as of 12/31/92								
23 years or younger	65.6	58.6	21.6	41.7	10.9	49.1	21.1	46.2
24–29 years	56.1	48.6	6.7	31.7	5.5	45.5	16.6	21.3
30–39 years	51.3	44.9	2.7	23.3	4.4	33.4	14.7	17.0
40 years or older	43.3	39.0	2.1	16.6	4.3	25.2	11.5	16.1
Tuition and fees								
Less than $500	31.0	26.8	1.7	8.8	3.0	16.8	3.8	8.2
$500–$999	39.2	35.9	0.3	7.2	2.4	25.8	6.1	7.5
$1,000–$1,999	47.4	43.1	2.5	11.9	3.4	30.4	7.9	9.8
$2,000–$3,999	59.1	51.8	7.6	28.9	7.2	43.6	15.7	19.3
$4,000–$7,999	70.0	61.3	16.9	43.3	11.8	53.9	27.3	39.3
$8,000 or more	65.3	58.3	23.5	46.0	10.6	48.6	22.0	52.6
Independent student total income percentile rank								
Lowest quartile	82.1	79.0	16.4	48.6	10.5	74.4	35.3	38.1
Middle quartiles	50.7	43.8	3.7	25.0	4.3	36.3	14.6	19.4
Highest quartile	37.3	30.0	0.8	14.1	2.5	14.3	4.3	10.6
Parent's total income percentile rank								
Lowest quartile	89.9	86.6	35.5	61.6	13.2	83.9	40.7	53.2
Middle quartiles	76.0	67.9	28.1	53.5	13.7	57.8	25.5	59.8
Highest quartile	44.8	35.7	10.6	23.4	8.5	24.1	6.2	34.1
Attendance pattern								
Full-time, full-year	69.3	62.1	23.1	45.6	11.9	52.4	24.6	49.7
Full-time, part-year	67.8	59.8	13.5	39.5	8.9	56.6	20.8	33.6
Part-time, full-year	50.5	44.2	5.7	23.3	5.0	32.0	10.8	19.8
Part-time, part-year	34.3	29.5	2.5	12.8	2.6	19.4	6.2	12.6
Parent's education								
Less than high school diploma	63.0	58.2	12.0	31.9	6.9	46.9	24.6	25.5
High school diploma/GED	59.0	52.9	13.6	37.4	8.0	43.7	20.8	32.8
Some PSE, less than bachelor's	62.0	53.8	18.4	43.4	10.3	49.6	21.2	38.3
Bachelor's degree	56.0	49.1	16.2	33.8	8.2	38.3	16.0	38.8
Advanced degree	47.3	40.9	13.7	25.8	6.4	28.7	9.0	34.7
Local residence								
On campus	70.6	63.4	29.7	48.3	12.7	52.7	20.9	55.5
Off campus	53.4	46.9	7.7	28.3	6.3	37.3	14.6	25.5
With parents	59.7	53.0	8.1	30.6	7.6	46.9	25.9	28.8
With relatives/other	53.7	49.8	9.2	31.1	8.4	42.8	20.9	23.7

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 3.8b—Average amount of financial aid received by undergraduates in private not-for-profit 4-year institutions by type and source of aid, by student characteristics: 1992–93

	Type of aid					Source of aid		
	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid amount	Total federal aid amount	Total state aid amount	Total institutional aid amount
Total	$7,366	$4,832	$1,281	$3,798	$3,429	$4,646	$1,953	$4,658
Income and dependency status								
Dependent								
Less than $10,000	7,913	5,367	1,046	3,271	2,520	4,955	2,042	4,149
$10,000–$19,999	8,740	5,949	1,192	3,282	3,110	4,874	2,353	4,826
$20,000–$29,999	9,258	5,917	1,247	3,371	2,668	4,901	2,249	4,951
$30,000–$39,999	9,833	6,339	1,235	3,581	4,201	4,659	1,963	5,839
$40,000–$49,999	9,916	6,680	1,289	3,618	4,130	4,600	2,023	6,024
$50,000–$59,999	8,495	5,968	1,382	3,543	4,172	4,291	1,686	5,751
$60,000–$69,999	6,940	4,591	1,294	3,519	4,033	4,274	1,808	4,547
$70,000–$79,999	7,153	4,730	1,213	3,699	3,827	4,217	1,757	5,011
$80,000–$99,999	6,637	4,655	1,161	3,915	3,615	4,257	2,617	4,525
$100,000 or more	5,366	4,243	1,145	4,263	4,237	4,253	1,575	4,380
Independent								
Less than $5,000	7,274	4,398	1,346	4,001	3,074	4,737	1,864	3,661
$5,000–$9,999	7,241	4,097	1,590	4,397	2,539	5,250	2,076	3,116
$10,000–$19,000	5,584	3,149	1,491	4,745	2,303	4,417	1,566	3,024
$20,000–$29,999	4,535	2,499	—	4,349	2,201	4,372	1,517	1,985
$30,000–$49,999	4,034	2,360	—	4,601	2,236	4,487	1,430	2,253
$50,000 or more	3,594	2,279	—	4,942	—	4,928	—	2,117
Gender								
Male	7,674	5,040	1,312	3,860	3,750	4,710	2,005	4,909
Female	7,147	4,672	1,258	3,763	3,129	4,635	1,900	4,486
Race–ethnicity								
White, non-Hispanic	7,555	4,980	1,298	3,904	3,612	4,839	1,974	4,602
Black, non-Hispanic	7,333	4,364	1,178	3,391	2,793	4,867	1,881	4,202
Hispanic	5,059	3,607	1,213	3,424	2,939	3,181	1,520	4,857
Asian/Pacific Islander	9,826	7,110	1,400	4,159	—	5,086	2,846	6,542
American Indian	9,854	5,718	—	—	—	—	—	—
Dependency status for financial aid								
Dependent	8,331	5,666	1,248	3,519	3,708	4,619	2,052	5,181
Independent without dependents	6,443	3,920	1,470	4,434	3,029	4,962	1,868	3,582
Independent with dependents	4,944	2,846	1,446	4,436	2,060	4,467	1,680	2,173
Undergraduate class level								
1st year-freshman	7,271	5,045	1,157	3,236	3,522	4,150	2,051	4,931
2nd year-sophomore	7,291	5,281	1,197	3,206	3,220	4,299	2,014	4,643
3rd year-junior	7,769	4,746	1,426	4,176	3,599	5,039	1,846	4,747
4th year-senior	7,308	4,423	1,394	4,416	3,319	5,137	1,892	4,325
Level unknown	3,274	1,939	—	—	—	—	—	—
Attendance-adjusted total costs								
Less than $4,000	1,430	1,264	—	1,549	—	1,731	568	910
$4,000–$7,999	3,032	2,066	789	2,685	2,402	2,707	1,239	1,610
$8,000–$11,999	5,147	3,154	1,139	3,164	2,858	4,052	1,632	2,511
$12,000–$15,999	7,215	4,646	1,156	3,644	3,135	4,926	1,995	3,752
$16,000 or more	9,979	6,634	1,388	4,194	3,894	5,454	2,238	5,834

Table 3.8b—Average amount of financial aid received by undergraduates in private not-for-profit 4-year institutions by type and source of aid, by student characteristics: 1992–93—Continued

	Type of aid					Source of aid		
	Total aid amount	Total grant amount	Total work-study amount	Total loan amount	Total other type of aid amount	Total federal aid amount	Total state aid amount	Total institutional aid amount
Age as of 12/31/92								
23 years or younger	$8,239	$5,538	$1,252	$3,570	$3,678	$4,673	$2,041	$5,074
24–29 years	5,965	3,362	1,704	4,600	2,475	4,790	1,719	3,132
30–39 years	4,979	2,995	1,375	4,663	1,987	4,606	1,724	2,485
40 years or older	4,298	2,672	—	4,103	2,583	4,014	1,651	2,080
Tuition and fees								
Less than $500	3,068	1,702	—	—	—	3,574	—	—
$500–$999	2,288	1,788	—	2,833	—	2,160	548	1,294
$1,000–$1,999	2,600	1,830	—	2,922	2,167	2,624	927	1,430
$2,000–$3,999	4,149	2,436	1,056	3,180	2,646	3,675	1,367	1,749
$4,000–$7,999	6,301	3,748	1,160	3,641	2,892	4,708	1,810	2,784
$8,000 or more	10,003	6,761	1,348	4,023	3,986	5,361	2,274	5,755
Independent student total income percentile rank								
Lowest quartile	7,232	4,256	1,414	4,192	2,857	4,971	1,953	3,427
Middle quartiles	5,001	2,813	1,529	4,612	2,144	4,367	1,522	2,595
Highest quartile	3,850	2,339	—	4,687	2,352	4,823	1,748	2,261
Parent's total income percentile rank								
Lowest quartile	8,792	5,878	1,184	3,297	2,751	4,947	2,253	4,779
Middle quartiles	9,273	6,198	1,290	3,577	4,0100	4,525	1,918	5,769
Highest quartile	6,645	4,577	1,229	3,722	3,979	4,255	1,922	4,609
Attendance pattern								
Full-time, full-year	9,015	5,989	1,313	3,900	3,732	5,142	2,175	5,287
Full-time, part-year	5,452	3,364	1,005	3,307	2,717	3,719	1,307	3,232
Part-time, full-year	5,064	3,199	1,352	3,986	2,777	4,191	1,641	3,497
Part-time, part-year	3,103	1,832	1,262	3,385	2,286	3,240	1,050	1,824
Parent's education								
Less than high school diploma	5,717	3,823	1,191	3,431	2,040	4,237	1,710	3,410
High school diploma/GED	7,292	4,660	1,267	3,794	2,983	4,882	1,948	4,289
Some PSE, less than bachelor's	7,941	4,968	1,240	3,876	3,318	5,126	2,128	4,260
Bachelor's degree	8,094	5,500	1,334	3,805	4,107	4,799	2,042	5,168
Advanced degree	7,729	5,395	1,270	3,963	3,967	4,690	1,895	5,332
Local residence								
On campus	9,263	6,313	1,218	3,532	3,738	5,001	2,103	5,510
Off campus	6,100	3,691	1,452	4,288	3,161	4,631	1,802	3,710
With parents	5,823	3,964	1,308	3,414	3,001	3,838	1,929	3,595
With relatives/other	6,534	3,759	—	4,074	—	4,739	2,011	3,462

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Section 4

Net Costs and Remaining Need

Net Costs

- Although both the percentage of students receiving financial aid and the average amount of aid received increased with the costs of postsecondary education (tables 3.1a and 3.1c), the net costs to students also increased. The net costs to students whose total costs were $16,000 or more were $16,343 on average in 1992–93, while those whose total costs were less than $4,000 faced net costs of $2,081 on average. Thus, even with financial aid, students who chose to attend a higher-cost institution paid more money out of pocket on average than did those who chose a lower-cost institution. (table 4.1a)

Expected Family Contribution

- Unlike net costs, the expected family contribution was not directly related to total costs, largely because average EFC did not vary among students whose average total costs ranged from less than $4,000 to between $8,000 and $11,999. However, the expected family contribution did increase with costs among students whose attendance-adjusted total costs were $12,000 or more. (table 4.2)
- The expected family contribution increased in direct relation to the students' parents' level of educational attainment. This is the relationship one would expect to find since both EFC and parents' education are good proxies for income. (table 4.2)

Financial Need Before and After Receipt of Aid

- Among dependent students from families with incomes of less than $10,000, 95 percent of students had financial need, compared to about 7 percent of students from families with incomes of $100,000 or more. (table 4.3a)
- The percentage of undergraduates with financial need prior to receipt of aid varied by race–ethnicity. About 73 percent of blacks had financial need, compared to 57 percent of whites. However, the average levels of need among blacks and whites was about the same. (tables 4.3a and 4.3b)
- A smaller percentage of students in all racial–ethnic groups (except American Indian) had financial need after receipt of financial aid than prior to receiving aid. Furthermore, average remaining need was between $2,000 and $3,000 less after receipt of aid than before receipt of aid among all racial and ethnic groups. (tables 4.3a, 4.4a, 4.3b and 4.4c)
- The percentage of undergraduates with financial need did not vary much by parents' education prior to receipt of financial aid, ranging from 50 percent of those whose parents had an advanced degree to 58 percent of those whose parents had a high school diploma or some postsecondary education. However, the average amount of need was slightly

higher among students whose parents had an advanced degree than among those whose parents had not completed a bachelor's degree. (tables 4.3a and 4.3b)

- The percentage of students with financial need prior to receipt of financial aid increased with the total costs of education, ranging from an average of 26 percent of students whose total costs were less than $4,000 to 86 percent of students whose total costs were $16,000 or more. Likewise, the average amount of need prior to receipt of aid increased with costs, ranging from an average of $2,855 among students whose total costs were less than $4,000 to $11,053 among students whose total costs were $16,000 or more. (tables 4.3a and 4.3b)
- The same patterns of need were evident by total costs after receipt of aid as well. However, the effects of aid on the percentage of students with need were more pronounced among students in the highest cost category than among those in the lowest cost category: the percentage of students with need fell by 5 percentage points among those whose costs were less than $4,000 (from 26 to 21 percent), compared to a decline of 12 percentage points among those whose costs were more than $16,000 (from 86 to 74 percent).

Table 4.1a—Average net costs of postsecondary education among undergraduates by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Attendance adjusted total cost minus total aid
Total	$5,527	$4,750	$6,806	$7,594	$6,113	$9,106	$12,534	$8,050	$8,321	$6,630
Income and dependency status										
Dependent										
Less than $10,000	—	4,763	4,923	5,279	2,971	5,560	9,316	6,074	5,371	5,316
$10,000–$19,999	3,175	4,222	5,214	5,599	4,724	5,362	8,534	6,071	6,367	5,149
$20,000–$29,999	15,630	4,775	5,673	6,223	4,187	6,926	9,587	6,180	6,090	5,913
$30,000–$39,999	4,151	4,060	6,453	6,907	4,604	8,832	11,460	7,509	8,386	5,971
$40,000–$49,999	3,916	4,287	6,287	6,608	4,991	8,496	9,733	7,498	8,365	5,629
$50,000–$59,999	—	5,593	7,205	7,894	8,293	10,378	12,096	8,898	12,235	7,732
$60,000–$69,999	—	5,202	8,116	9,235	—	13,641	15,558	8,706	—	9,601
$70,000–$79,999	—	5,138	7,732	8,839	—	14,336	17,910	—	—	10,264
$80,000–$99,999	—	5,195	8,119	9,349	—	15,241	15,979	—	—	9,484
$100,000 or more	—	5,850	9,334	10,651	—	17,755	18,004	—	—	11,646
Independent										
Less than $5,000	5,215	4,783	5,418	5,879	6,441	7,110	9,466	7,744	6,832	6,036
$5,000–$9,999	5,626	5,121	6,009	6,541	6,521	8,130	9,120	7,950	7,793	6,254
$10,000–$19,000	6,071	4,937	7,065	7,255	6,391	7,357	9,113	8,334	8,523	6,212
$20,000–$29,999	5,973	4,715	6,686	7,208	6,272	7,965	8,844	8,700	7,982	5,827
$30,000–$49,999	5,116	4,727	7,218	7,797	6,754	7,217	9,209	9,936	11,221	5,883
$50,000 or more	6,231	4,441	7,901	7,076	5,798	7,040	10,214	11,460	10,205	5,857
Gender										
Male	6,084	4,673	6,880	7,757	6,203	9,300	13,049	8,732	8,713	6,759
Female	5,180	4,812	6,768	7,435	6,063	8,967	12,120	7,889	8,122	6,540
Race–ethnicity										
White, non-Hispanic	5,631	4,724	6,994	7,713	6,202	9,563	12,732	8,207	8,799	6,689
Black, non-Hispanic	5,336	4,766	5,943	6,530	6,422	7,484	9,939	7,871	7,903	6,233
Hispanic	5,263	4,616	5,934	6,568	5,094	5,983	10,647	7,665	6,299	5,626
Asian/Pacific Islander	4,155	5,617	7,150	8,858	9,573	12,986	15,056	9,123	8,908	8,123
American Indian	7,417	5,215	6,460	6,763	—	9,418	—	8,866	—	6,099
Dependency status for financial aid										
Dependent	4,934	4,706	6,855	7,892	5,561	10,569	13,914	6,891	7,855	7,319
Independent without dependents	4,630	4,277	5,924	6,408	6,117	7,314	9,120	7,645	7,473	5,549
Independent with dependents	6,246	5,052	7,399	7,573	6,606	7,512	9,418	8,751	9,340	6,295

Table 4.1a—Average net costs of postsecondary education among undergraduates by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Attendance adjusted total cost minus total aid
Attendance-adjusted total costs										
Less than $4,000	$1,805	$2,038	$2,266	$2,324	$2,084	$2,142	$2,315	$2,107	$1,882	$2,081
$4,000–$7,999	5,474	5,275	4,946	4,913	4,552	4,586	4,939	4,485	4,076	5,035
$8,000–$11,999	8,839	8,615	7,844	7,697	7,609	6,939	7,376	7,175	6,474	7,859
$12,000–$15,999	12,317	12,260	11,107	10,968	9,433	9,258	10,042	10,471	9,792	10,829
$16,000 or more	20,059	18,001	16,842	16,676	16,582	15,112	16,537	15,961	16,039	16,343
Age as of 12/31/92										
23 years or younger	5,066	4,792	6,812	7,817	5,783	10,303	13,757	7,329	7,673	7,221
24–29 years	6,380	5,138	6,574	7,038	6,820	7,645	9,468	8,680	8,692	6,295
30–39 years	5,623	5,011	7,380	7,339	6,600	7,407	9,243	8,516	9,662	6,186
40 years or older	5,287	3,835	6,324	5,874	5,462	6,957	7,862	9,125	8,245	4,966
Tuition and fees										
Less than $500	3,971	3,586	3,024	2,707	2,343	2,668	3,145	3,294	—	3,503
$500–$999	7,963	5,919	5,320	4,943	3,416	3,611	2,833	5,818	2,791	5,490
$1,000–$1,999	8,225	7,122	7,415	6,899	5,492	4,991	4,791	5,466	4,599	6,876
$2,000–$3,999	10,547	8,169	8,029	8,026	8,266	7,152	7,094	6,948	6,161	7,783
$4,000–$7,999	—	9,915	9,745	10,413	8,850	8,905	9,696	8,857	9,535	9,474
$8,000 or more	—	—	15,479	15,845	12,855	13,571	15,659	11,835	13,658	14,666
Independent student total income percentile rank										
Lowest quartile	5,403	4,974	5,750	6,251	6,509	7,540	9,352	7,851	7,468	6,137
Middle quartiles	6,076	4,798	7,073	7,375	6,325	7,555	8,741	8,525	8,443	6,008
Highest quartile	5,235	4,616	7,317	7,364	6,589	7,187	10,205	10,855	11,128	5,882
Parent's total income percentile rank										
Lowest quartile	3,796	4,588	5,387	5,790	3,937	5,825	9,284	6,154	5,900	5,452
Middle quartiles	5,167	4,491	6,656	7,268	6,043	9,335	11,120	7,616	9,093	6,436
Highest quartile	—	5,415	8,444	9,706	7,604	15,222	16,815	8,257	9,722	10,493
Attendance pattern										
Full-time, full-year	10,670	8,204	8,365	9,089	8,957	12,024	15,084	10,666	11,564	9,958
Full-time, part-year	5,890	4,484	5,105	5,774	5,409	7,459	9,329	6,692	7,113	5,885
Part-time, full-year	6,225	5,980	7,375	7,453	7,967	8,197	9,698	9,934	9,869	6,757
Part-time, part-year	2,475	2,562	3,343	3,613	3,003	3,949	4,482	5,968	4,597	2,949

Table 4.1a—Average net costs of postsecondary education among undergraduates by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Attendance adjusted total cost minus total aid
Parent's education										
Less than high school diploma	$4,781	$4,601	$6,620	$6,488	$5,115	$7,400	$9,176	$8,361	$8,038	$5,643
High school diploma/GED	6,580	4,704	6,559	7,070	6,240	7,971	10,023	8,161	8,328	6,058
Some PSE, less than bachelor's	5,447	4,887	6,731	7,030	5,556	8,689	10,990	7,891	9,574	6,266
Bachelor's degree	5,228	4,781	7,273	8,075	5,833	10,429	13,254	8,697	8,844	7,196
Advanced degree	3,708	5,013	7,695	8,762	6,933	12,443	15,680	9,977	9,862	8,722
Local residence										
On campus	—	6,314	6,918	8,026	8,150	11,319	14,490	7,337	8,062	9,554
Off campus	5,548	5,000	7,402	8,042	6,294	8,283	11,764	8,932	9,377	6,730
With parents	5,481	4,125	5,378	5,659	4,983	7,404	10,117	6,364	6,080	5,074
With relatives/other	4,931	4,944	6,917	6,344	—	7,895	9,525	6,457	7,071	5,837
Aid status										
No aid	5,244	4,475	7,244	8,585	6,015	10,779	15,811	9,756	9,510	6,537
Received aid	6,546	5,558	6,221	6,330	6,201	8,077	9,853	7,434	7,732	6,772
Grant status										
No grants	5,278	4,535	7,204	8,322	6,246	10,881	15,442	8,923	9,040	6,655
Received grants	6,571	5,483	6,066	6,153	5,952	7,689	9,348	7,464	7,413	6,579
Loan status										
No loans	5,511	4,668	7,020	8,143	5,876	9,582	13,889	8,752	8,818	6,536
Received loans	7,118	6,301	6,010	5,885	6,867	8,221	9,793	6,990	7,833	7,059
Work-study status										
No work-study	5,525	4,739	6,863	7,713	6,104	9,335	13,136	8,056	8,308	6,618
Received work-study	—	5,614	5,838	5,291	—	7,877	8,739	6,873	8,963	6,890
Other type aid and assistance status										
No other aid	5,512	4,725	6,870	7,733	6,130	9,282	12,840	8,198	8,466	6,648
Received other aid	6,182	5,529	5,623	5,707	5,927	7,153	9,190	5,906	7,353	6,301

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students who had nonzero net costs. Net cost is defined as total costs less all financial aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.1b—Average total costs of postsecondary education less all grants among undergraduates by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Attendance adjusted total cost minus grants
Total	$5,583	$4,898	$7,458	$8,467	$6,949	$10,544	$14,253	$9,438	$10,477	$7,313
Income and dependency status										
Dependent										
Less than $10,000	—	4,769	5,669	6,969	4,076	7,185	11,660	7,304	6,532	6,287
$10,000–$19,999	3,294	4,269	6,133	6,988	5,735	7,427	11,276	7,601	8,938	6,123
$20,000–$29,999	15,691	4,935	6,639	7,525	6,316	9,673	12,244	8,211	9,026	7,060
$30,000–$39,999	4,152	4,237	7,462	8,183	5,661	11,260	14,355	8,848	11,384	6,997
$40,000–$49,999	3,966	4,360	7,039	7,735	6,017	11,335	12,947	8,976	11,869	6,418
$50,000–$59,999	—	5,676	7,719	8,434	8,659	12,034	14,554	10,487	13,403	8,410
$60,000–$69,999	—	5,317	8,577	9,608	—	15,089	16,873	10,223	—	10,253
$70,000–$79,999	—	5,099	8,157	9,413	—	15,432	19,195	—	—	10,919
$80,000–$99,999	—	5,254	8,343	9,853	—	16,423	17,615	—	—	10,073
$100,000 or more	—	5,862	9,550	11,004	—	18,301	18,547	—	—	11,972
Independent										
Less than $5,000	5,269	5,217	6,627	7,749	7,437	9,028	12,327	8,851	8,913	7,229
$5,000–$9,999	5,719	5,479	7,372	8,238	7,696	10,098	11,988	9,371	10,600	7,367
$10,000–$19,000	6,131	5,185	7,893	8,396	7,373	8,815	10,665	10,052	10,888	6,973
$20,000–$29,999	6,018	4,882	7,216	8,027	6,880	8,838	9,999	10,308	9,982	6,304
$30,000–$49,999	5,204	4,819	7,533	8,338	7,368	7,866	10,304	11,436	12,616	6,199
$50,000 or more	6,278	4,468	7,974	7,193	5,978	7,558	11,044	12,448	11,851	6,060
Gender										
Male	6,174	4,822	7,554	8,633	6,891	10,804	14,909	10,218	11,194	7,474
Female	5,215	4,959	7,390	8,308	6,984	10,356	13,720	9,256	9,879	7,193
Race–ethnicity										
White, non-Hispanic	5,696	4,894	7,677	8,573	7,108	11,003	14,432	9,878	11,196	7,381
Black, non-Hispanic	5,389	4,849	6,579	7,617	7,438	9,495	12,047	8,731	9,686	7,020
Hispanic	5,272	4,700	6,351	7,365	5,539	6,841	12,266	9,073	7,816	6,130
Asian/Pacific Islander	4,178	5,584	7,387	9,356	10,265	13,785	16,604	10,491	10,096	8,525
American Indian	7,495	5,482	7,402	7,699	—	11,658	—	10,256	—	6,740
Dependency status for financial aid										
Dependent	4,967	4,791	7,457	8,647	6,460	12,235	15,673	8,211	10,150	8,044
Independent without dependents	4,748	4,446	6,734	7,645	6,848	8,604	10,983	9,395	9,813	6,297
Independent with dependents	6,287	5,251	8,049	8,596	7,446	8,542	10,804	10,048	11,252	6,867

Table 4.1b—Average total costs of postsecondary education less all grants among undergraduates by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Attendance adjusted total cost minus grants
Attendance-adjusted total costs										
Less than $4,000	$1,816	$2,061	$2,325	$2,408	$2,155	$2,199	$2,323	$2,295	$1,953	$2,116
$4,000–$7,999	5,491	5,369	5,340	5,450	4,949	5,042	5,301	5,307	5,331	5,351
$8,000–$11,999	9,075	9,050	8,840	8,804	8,714	8,137	8,468	8,711	8,950	8,823
$12,000–$15,999	12,559	12,928	12,521	12,535	12,007	11,072	11,419	12,284	12,760	12,308
$16,000 or more	20,250	18,823	18,473	18,352	18,742	17,651	19,028	18,591	19,812	18,553
Age as of 12/31/92										
23 years or younger	5,103	4,916	7,473	8,652	6,756	12,016	15,580	8,777	10,092	8,011
24–29 years	6,466	5,326	7,426	8,220	7,502	8,860	11,348	10,153	10,799	6,998
30–39 years	5,674	5,203	7,928	8,193	7,434	8,385	10,583	9,932	11,785	6,725
40 years or older	5,354	3,933	6,657	6,466	6,043	7,711	8,480	10,094	9,277	5,270
Tuition and fees										
Less than $500	3,983	3,653	3,124	2,897	2,369	2,728	4,135	3,163	—	3,575
$500–$999	7,911	6,101	5,578	5,330	3,647	3,743	3,015	6,005	2,973	5,698
$1,000–$1,999	8,432	7,482	8,121	7,687	5,871	5,266	5,034	5,759	4,934	7,422
$2,000–$3,999	11,080	8,658	9,034	9,143	9,470	8,049	7,933	7,868	7,729	8,791
$4,000–$7,999	—	11,072	11,141	11,648	10,863	10,746	11,298	10,543	12,455	11,210
$8,000 or more	—	—	16,421	17,376	16,116	15,884	18,018	16,066	17,424	17,042
Independent student total income percentile rank										
Lowest quartile	5,487	5,338	6,979	7,975	7,596	9,446	12,146	9,107	9,837	7,243
Middle quartiles	6,133	4,997	7,742	8,314	7,061	8,625	10,111	10,187	10,610	6,595
Highest quartile	5,297	4,663	7,487	7,802	7,183	7,785	11,133	12,162	12,575	6,144
Parent's total income percentile rank										
Lowest quartile	3,872	4,649	6,232	7,150	5,145	7,994	11,813	7,637	7,904	6,438
Middle quartiles	5,194	4,606	7,374	8,163	6,903	11,546	13,859	9,104	11,949	7,262
Highest quartile	—	5,469	8,809	10,138	8,322	16,340	17,993	9,638	11,879	11,084

Table 4.1b—Average total costs of postsecondary education less all grants among undergraduates by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Attendance adjusted total cost minus grants
Attendance pattern										
Full-time, full-year	$10,848	$8,620	$9,424	$10,239	$10,503	$14,197	$17,310	$12,594	$15,282	$11,299
Full-time, part-year	5,981	4,672	5,637	6,565	6,382	8,659	10,669	8,011	8,898	6,701
Part-time, full-year	6,235	6,144	7,791	8,166	8,826	9,147	10,605	11,0100	11,549	7,151
Part-time, part-year	2,478	2,646	3,514	3,923	3,269	4,266	4,932	6,602	5,403	3,115
Parent's education										
Less than high school diploma	4,817	4,728	7,158	7,089	5,594	8,534	10,477	9,571	9,930	6,097
High school diploma/GED	6,603	4,864	7,205	8,032	7,212	9,444	11,779	9,753	10,384	6,709
Some PSE, less than bachelor's	5,472	5,023	7,437	7,957	6,555	10,255	13,220	9,570	11,994	6,946
Bachelor's degree	5,299	4,886	7,822	8,797	6,510	11,691	14,942	10,178	11,064	7,822
Advanced degree	3,716	5,121	8,116	9,373	7,494	13,696	16,916	11,264	11,556	9,334
Local residence										
On campus	—	6,590	7,912	9,021	9,410	13,323	16,461	10,285	11,754	10,907
Off campus	5,617	5,186	8,114	9,025	7,120	9,408	13,393	10,285	11,482	7,394
With parents	5,474	4,193	5,672	6,051	5,801	8,496	11,405	7,697	8,115	5,458
With relatives/other	5,025	5,051	7,401	6,949	—	9,036	11,454	7,725	9,939	6,351
Aid status										
No aid	5,244	4,475	7,244	8,585	6,015	10,779	15,811	9,756	9,510	6,537
Received aid	6,786	6,056	7,724	8,329	7,757	10,407	13,045	9,327	10,929	8,428
Grant status										
No grants	5,331	4,598	7,534	8,833	6,708	11,391	16,104	10,244	10,993	6,976
Received grants	6,629	5,863	7,326	7,792	7,236	9,900	12,317	8,907	9,846	7,960
Loan status										
No loans	5,540	4,709	7,122	8,266	5,992	9,743	14,134	8,920	8,944	6,623
Received loans	9,169	7,611	8,557	9,022	9,767	11,916	14,476	10,176	11,879	10,121

Table 4.1b—Average total costs of postsecondary education less all grants among undergraduates by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Attendance adjusted total cost minus grants
Work-study status										
No work-study	5,581	4,867	7,418	8,467	6,893	10,342	14,349	9,428	10,412	7,174
Received work-study	—	6,884	8,078	8,469	—	11,552	13,674	11,276	13,599	10,061
Other type aid and assistance status										
No other aid	5,534	4,827	7,383	8,394	6,664	10,401	14,099	9,352	10,009	7,154
Received other aid	7,761	6,832	8,696	9,348	9,990	12,025	15,807	10,626	13,503	9,893

—Sample size is too small for reliable estimate.

NOTE: The sample for this table was restricted to students who had nonzero net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.1c—Average total costs of postsecondary education less federal grants among undergraduates by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Adjusted student cost minus federal grants
Total	$5,618	$4,995	$7.736	$8,911	$7,268	$12,261	$16,713	$9,552	$10,763	$7,783
Income and dependency status										
Dependent										
Less than $10,000	—	4,966	6,235	7,787	4,435	9,259	15,263	7,302	6,766	7,068
$10,000–$19,999	3,427	4,440	6,565	7,811	5,943	10,066	16,347	7,619	9,179	6,999
$20,000–$29,999	15,705	5,085	7,184	8,244	7,087	13,144	17,098	8,305	9,236	8,027
$30,000–$39,999	4,151	4,379	7,823	8,838	5,908	14,756	19,473	8,972	11,658	7,828
$40,000–$49,999	3,996	4,445	7,319	8,389	6,396	15,485	17,755	8,986	11,993	7,128
$50,000–$59,999	—	5,739	7,954	8,849	8,768	14,716	18,402	10,515	13,535	9,151
$60,000–$69,999	—	5,417	8,746	9,946	—	16,943	18,638	10,291	—	10,909
$70,000–$79,999	—	5,161	8,294	9,822	—	17,284	20,939	—	—	11,646
$80,000–$99,999	—	5,374	8,596	10,150	—	17,828	19,907	—	—	10,698
$100,000 or more	—	5,871	9,658	11,315	—	18,955	19,741	—	—	12,390
Independent										
Less than $5,000	5,330	5,356	7,086	8,343	7,948	10,720	14,691	8,918	9,124	7,714
$5,000–$9,999	5,792	5,628	7,813	8,672	8,188	11,423	13,990	9.430	10,937	7,735
$10,000–$19,000	6,156	5,279	8,093	8,684	7,662	9,754	11,752	10,154	11,164	7,202
$20,000–$29,999	6,032	4,956	7,400	8,197	7,180	9,372	10,766	10,472	10,247	6,467
$30,000–$49,999	5,246	4,898	7,662	8,522	7,556	8,423	11,285	11,853	13,115	6,374
$50,000 or more	6,299	4,535	8,086	7,333	6,114	8,005	11,893	12,886	12,479	6,237
Gender										
Male	6,209	4,923	7,841	9,077	7,112	12,621	17,469	10,468	11,491	7,975
Female	5,252	5,055	7,664	8,751	7,358	12,004	16,090	9,324	10,164	7,639
Race–ethnicity										
White, non-Hispanic	5,733	4,991	7,946	8,975	7,442	12,895	16,815	10,006	11,486	7,847
Black, non-Hispanic	5,394	4,982	6,900	8,170	7,688	10,575	14,908	8,804	10,061	7,479
Hispanic	5,316	4,776	6,581	7,952	5,630	7,745	15,058	9,192	7,999	6,476
Asian/Pacific Islander	4,178	5,672	7,702	9,923	10,598	15,544	19,064	10,682	10,229	9,086
American Indian	7,643	5,585	7,940	8,522	—	14,108	—	10,386	—	7,181
Dependency status for financial aid										
Dependent	4,995	4,899	7,762	9,148	6,792	14,700	18,649	8,258	10,343	8,757
Independent without dependents	4,780	4,527	7,011	8,000	7,043	9,680	12,523	9,530	10,112	6,593
Independent with dependents	6,324	5,347	8,268	8,879	7,817	9,228	11,812	10,187	11,622	7,079

Table 4.1c—Average total costs of postsecondary education less federal grants among undergraduates by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Adjusted student cost minus federal grants
Attendance-adjusted total costs										
Less than $4,000	$1,836	$2,094	$2,385	$2,481	$2,217	$2,323	$2,516	$2,330	$2,015	$2,160
$4,000-$7,999	5,518	5,485	5,581	5,779	5,239	5,410	5,845	5,353	5,460	5,550
$8,000-$11,999	9,175	9,279	9,256	9,357	9,262	9,250	9,562	8,804	9,224	9,266
$12,000-$15,999	12,749	13,125	12,952	13,180	12,791	13,361	13,564	12,509	13,146	13,122
$16,000 or more	20,299	19,188	18,930	19,058	19,118	20,778	22,505	18,842	20,330	20,566
Age as of 12/31/92										
23 years or younger	5,143	5,029	7,793	9,162	7,156	14,400	18,545	8,828	10,324	8,689
24-29 years	6,552	5,411	7,662	8,478	7,831	9,682	12,373	10,233	11,032	7,222
30-39 years	5,708	5,301	8,122	8,441	7,664	9,156	11,778	10,186	12,250	6,960
40 years or older	5,328	4,0010	6,827	6,713	6,295	8,286	9,305	10,300	9,640	5,445
Tuition and fees										
Less than $500	3,998	3,689	3,161	2,972	2,414	2,795	4,799	3,159	—	3,614
$500-$999	7,928	6,238	5,690	5,505	3,911	3,884	3,837	6,021	3,100	5,845
$1,000-$1,999	8,579	7,712	8,382	8,016	6,111	5,568	5,397	5,778	5,078	7,686
$2,000-$3,999	11,293	8,980	9,463	9,627	9,959	8,639	8,682	7,972	7,912	9,224
$4,000-$7,999	—	11,574	11,876	12,605	11,347	12,294	12,609	10,677	12,879	11,996
$8,000 or more	—	—	17,160	18,179	17,142	19,255	21,478	16,380	17,719	19,873
Independent student total income percentile rank										
Lowest quartile	5,551	5,476	7,423	8,472	8,088	10,948	14,305	9,170	10,102	7,652
Middle quartiles	6,153	5,081	7,923	8,561	7,323	9,300	11,064	10,335	10,892	6,789
Highest quartile	5,340	4,736	7,602	7,946	7,379	8,327	12,055	12,617	13,196	6,326
Parent's total income percentile rank										
Lowest quartile	3,975	4,813	6,720	7,919	5,511	10,764	16,525	7,665	8,131	7,309
Middle quartiles	5,208	4,705	7,680	8,713	7,172	14,863	18,220	9,169	12,145	8,014
Highest quartile	—	5,554	8,970	10,466	8,952	17,814	19,698	9,793	11,997	11,713
Attendance pattern										
Full-time, full-year	10,960	8,890	9,880	10,868	11,194	16,965	20,657	12,694	15,679	12,358
Full-time, part-year	5,988	4,785	5,842	6,852	6,604	9,873	11,966	8,166	9,250	7,035
Part-time, full-year	6,300	6,248	7,958	8,429	9,143	10,067	11,613	11,148	11,735	7,373
Part-time, part-year	2,488	2,680	3,581	4,033	3,384	4,572	5,357	6,661	5,512	3,186

Table 4.1c—Average total costs of postsecondary education less federal grants among undergraduates by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Adjusted student cost minus federal grants
Parent's education										
Less than high school diploma	$4,861	$4,822	$7,466	$7,623	$5,803	$9,561	$12,393	$9,703	$10,105	$6,358
High school diploma/GED	6,649	4,986	7,462	8,440	7,484	11,060	14,226	9,854	10,659	7,098
Some PSE, less than bachelor's	5,506	5,113	7,717	8,368	6,929	12,100	15,775	9,856	12,635	7,372
Bachelor's degree	5,280	4,969	8,042	9,243	6,831	13,717	17,513	10,267	11,217	8,370
Advanced degree	3,728	5,189	8,393	9,772	7,855	15,365	19,027	11,552	11,672	9,954
Local residence										
On campus	—	6,908	8,464	9,742	9,790	16,467	20,065	10,415	12,299	12,591
Off campus	5,654	5,276	8,359	9,408	7,456	10,318	15,097	10,429	11,826	7,699
With parents	5,503	4,290	5,859	6,350	6,098	9,690	13,306	7,759	8,266	5,719
With relatives/other	5,052	5,133	7,556	7,233	—	10,147	13,039	7,755	10,147	6,561
Aid status										
No aid	5,244	4,475	7,244	8,585	6,015	10,779	15,811	9,756	9,510	6,537
Received aid	6,926	6,410	8,339	9,292	8,340	13,120	17,405	9,481	11,346	9,557
Grant status										
No grants	5,331	4,598	7,534	8,833	6,708	11,391	16,104	10,244	10,993	6,976
Received grants	6,789	6,264	8,082	9,053	7,923	12,916	17,342	9,097	10,484	9,316
Loan status										
No loans	5,575	4,798	7,328	8,652	6,253	10,650	15,620	9,046	9,363	6,910
Received loans	9,233	7,835	9,081	9,629	10,274	15,045	18,774	10,275	12,051	11,347
Work-study status										
No work-study	5,613	4,958	7,666	8,867	7,190	11,557	16,155	9,541	10,691	7,527
Received work-study	—	7,379	8,826	9,663	—	15,789	20,092	11,389	14,233	12,854
Other type aid and assistance status										
No other aid	5,570	4,917	7,654	8,835	6,968	12,075	16,479	9,471	10,318	7,601
Received other aid	7,762	7,163	9,086	9,830	10,474	14,188	19,101	10,677	13,649	10,740

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students who had nonzero net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.1d—Average tuition and fees less grants among undergraduates by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	Average tuition and fees less grants
Total	$484	$530	$1,585	$2,409	$1,983	$5,068	$7,949	$3,505	$4,398	$2,166
Income and dependency status										
Dependent										
Less than $10,000	—	654	1,669	2,015	1,430	3,359	5,809	3,075	3,753	2,354
$10,000–$19,999	—	603	1,470	2,184	2,621	3,201	5,980	3,463	5,109	2,134
$20,000–$29,999	—	593	1,540	2,014	3,258	4,252	5,946	3,635	4,983	2,152
$30,000–$39,999	513	696	1,846	2,400	1,854	5,628	7,945	4,278	6,040	2,325
$40,000–$49,999	399	689	1,793	2,288	2,601	5,736	7,331	3,833	6,188	1,908
$50,000–$59,999	—	906	2,050	2,694	3,603	6,605	8,095	4,741	6,549	2,930
$60,000–$69,999	—	1,043	2,401	3,190	—	8,812	10,128	4,927	—	4,368
$70,000–$79,999	—	889	2,254	2,950	—	9,493	11,769	—	—	4,946
$80,000–$99,999	—	762	2,378	3,281	—	9,998	10,417	—	—	4,114
$100,000 or more	—	938	2,538	3,598	—	11,245	11,801	—	—	5,290
Independent										
Less than $5,000	581	571	1,267	1,759	1,878	3,341	6,076	2,986	3,102	2,225
$5,000–$9,999	575	486	1,114	1,653	1,468	3,760	5,167	3,235	3,702	1,903
$10,000–$19,000	515	482	1,155	1,650	1,565	3,036	4,817	3,389	4,130	1,466
$20,000–$29,999	396	380	867	1,384	1,090	2,769	3,994	3,746	3,467	1,101
$30,000–$49,999	376	335	889	1,381	1,696	2,003	3,676	4,093	4,584	943
$50,000 or more	667	326	958	1,208	971	2,189	4,537	4,330	3,852	1,026
Gender										
Male	563	553	1,648	2,455	1,967	5,329	8,346	4,086	4,693	2,257
Female	427	511	1,533	2,360	1,992	4,863	7,596	3,304	3,986	2,081
Race–ethnicity										
White, non-Hispanic	519	548	1,628	2,406	2,070	5,308	8,074	3,646	4,688	2,178
Black, non-Hispanic	498	500	1,251	1,964	1,508	3,247	6,058	3,052	3,556	1,923
Hispanic	297	369	1,110	1,864	1,574	3,151	6,466	3,665	3,991	1,455
Asian/Pacific Islander	269	681	2,014	3,240	3,191	6,704	9,511	4,080	3,782	2,967
American Indian	—	365	1,246	1,531	—	—	—	3,659	—	1,306
Dependency status for financial aid										
Dependent	470	742	1,990	2,783	2,798	6,100	9,296	3,768	5,409	3,035
Independent without dependent	531	442	1,127	1,657	1,602	3,316	5,260	3,691	3,838	1,489
Independent with dependent	468	362	921	1,377	1,412	2,268	3,900	3,304	3,817	1,182

Table 4.1d—Average tuition and fees less grants among undergraduates by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	Average tuition and fees less grants
Attendance-adjusted total costs										
Less than $4,000	188	270	612	737	584	832	973	998	788	380
$4,000-$7,999	533	635	1,381	1,636	1,359	1,855	2,243	2,661	2,708	1,228
$8,000-$11,999	888	1,030	1,929	2,340	2,861	3,468	4,024	3,584	4,254	2,267
$12,000-$15,999	1,308	1,184	2,555	3,484	3,528	5,049	6,027	4,052	5,404	3,590
$16,000 or more	1,347	2,037	2,857	5,600	4,221	8,640	10,745	5,037	6,934	7,515
Age as of 12/31/92										
23 years or younger	485	715	1,936	2,723	2,653	6,673	9,163	3,570	4,938	2,936
24–29 years	581	468	1,114	1,615	1,487	3,262	5,050	3,446	3,818	1,450
30–39 years	492	382	922	1,374	1,575	2,247	3,978	3,457	4,322	1,168
40 years or older	372	294	804	1,109	1,157	2,298	3,320	3,447	2,960	874
Independent student total income percentile rank										
Lowest quartile	568	517	1,181	1,681	1,632	3,503	5,729	3,110	3,458	1,987
Middle quartiles	469	400	1,012	1,529	1,403	2,680	4,243	3,550	3,871	1,214
Highest quartile	461	338	895	1,306	1,488	2,163	4,184	4,276	4,405	1,001
Parent's total income percentile rank										
Lowest quartile	691	592	1,560	2,087	2,308	3,597	5,936	3,327	4,632	2,139
Middle quartiles	439	746	1,894	2,488	2,766	6,008	7,763	4,189	6,131	2,374
Highest quartile	—	943	2,453	3,335	3,680	9,848	11,000	4,516	5,360	4,860
Tuition and fees										
Less than $500	166	181	283	301	240	304	300	227	—	194
$500-$999	572	668	698	697	658	671	731	774	635	677
$1,000-$1,999	1,171	1,220	1,306	1,379	1,293	1,223	1,234	1,232	1,293	1,290
$2,000-$3,999	2,427	2,223	2,198	2,298	1,956	2,171	2,339	2,275	2,105	2,243
$4,000-$7,999	—	4,160	4,468	4,649	3,941	4,006	4,885	4,073	4,976	4,400
$8,000 or more	—	—	9,167	9,969	9,634	9,015	10,690	8,399	9,579	9,836
Attendance pattern										
Full-time, full-year	1,000	1,217	2,269	3,065	3,725	7,216	9,966	3,932	5,921	4,168
Full-time, part-year	826	622	1,393	2,295	2,354	4,986	5,690	3,330	4,036	2,513
Part-time, full-year	392	598	1,292	1,823	1,634	3,370	4,688	3,405	4,424	1,298
Part-time, part-year	164	268	598	919	823	1,371	2,224	3,076	2,213	563

Table 4.1d—Average tuition and fees less grants among undergraduates by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	Average tuition and fees less grants
Parent's education										
Less than HS diploma	312	399	960	1,479	1,291	2,889	4,637	3,471	4,406	1,236
HS diploma/GED	546	503	1,494	2,050	1,995	3,607	5,919	3,663	4,533	1,644
Some PSE, less than bachelor's	541	575	1,521	2,091	2,106	4,577	7,016	3,615	4,781	1,799
Bachelor's degree	470	583	1,752	2,537	1,707	5,954	8,386	3,870	4,499	2,444
Advanced degree	354	639	1,933	2,896	2,579	7,739	10,035	4,158	4,354	3,569
Local residence										
On campus	—	1,504	2,427	3,197	4,838	7,302	9,782	4,862	5,428	5,225
Off campus	462	427	1,398	2,315	1,635	3,495	6,782	3,428	4,368	1,746
With parents	428	648	1,461	1,834	2,214	4,973	7,034	3,584	4,420	1,693
With relatives/other	—	685	1,290	1,675	—	2,979	5,165	2,968	3,925	1,423
Aid status										
No aid	445	493	1,569	2,517	1,780	5,578	9,251	3,832	4,210	1,747
Received aid	949	848	1,621	2,213	2,237	4,683	6,751	3,380	4,497	3,163
Grant status										
No grants	471	516	1,667	2,564	2,014	5,858	9,299	4,235	4,875	1,949
Received grants	749	732	1,264	1,879	1,925	4,265	6,225	2,970	3,700	2,960
Loan status										
No loans	473	507	1,541	2,418	1,728	5,120	8,414	3,248	3,893	1,832
Received loans	1,457	1,209	1,798	2,376	2,727	4,984	7,076	3,858	4,824	3,758
Work-study status										
No work-study	482	528	1,559	2,404	1,937	5,071	8,170	3,499	4,425	2,079
Received work-study	—	965	2,201	2,529	—	5,053	6,594	4,504	3,129	4,322
Other type aid and assistance status										
No other aid	461	522	1,564	2,392	1,781	5,076	7,932	3,430	4,058	2,079
Received other aid	1,469	882	1,940	2,624	4,108	4,995	8,114	4,485	6,447	3,652

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students who had nonzero net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.1e—Average total costs of postsecondary education less all financial aid by dependent student family income, by student and institutional characteristics: 1992–93

	Family income						Attendance-adjusted total cost minus total aid
	Less than $10,000	$10,000–$24,999	$25,000–$39,999	$40,000–$59,999	$60,000–$79,999	$80,000 or more	
Total	$5,316	$5,290	$6,036	$6,606	$9,805	$10,701	$7,232
Gender							
Male	5,631	5,273	6,240	6,661	9,935	10,271	7,363
Female	5,081	5,312	5,860	6,560	9,650	11,198	7,115
Race–ethnicity							
White, non-Hispanic	5,991	5,525	6,016	6,662	9,657	10,524	7,460
Black, non-Hispanic	5,063	5,156	5,529	5,918	7,553	8,382	5,752
Hispanic	4,255	4,107	5,588	5,587	8,578	10,138	5,427
Asian/Pacific Islander	4,817	6,649	8,071	7,749	14,370	14,430	9,163
American Indian	—	—	—	6,288	—	—	6,484
Type of institution							
Public							
Less-than-2-year	—	3,435	7,966	3,317	—	—	4,919
2-year	4,763	4,283	4,328	4,686	5,184	5,530	4,659
4-year, nondoctoral granting	4,923	5,490	6,105	6,796	8,003	8,732	6,769
4-year, doctoral granting	5,279	5,637	6,801	7,401	9,112	10,082	7,784
Private, not-for-profit							
Less-than-4-year	2,971	4,532	4,553	6,758	7,695	—	5,633
4-year, nondoctoral granting	5,560	5,732	8,295	9,586	13,880	16,786	10,273
4-year, doctoral granting	9,316	8,810	10,929	11,058	16,316	17,281	13,730
Private, for-profit							
Less-than-2-year	6,074	6,293	6,998	7,913	8,244	9,491	6,970
2-years-or-more	5,371	5,799	8,006	9,959	8,818	—	7,880
Attendance-adjusted total costs							
Less than $4,000	1,779	1,910	2,129	2,200	2,326	2,191	2,135
$4,000–$7,999	3,843	4,120	4,853	5,310	5,514	5,852	5,019
$8,000–$11,999	5,758	6,268	7,288	8,310	8,855	8,970	7,778
$12,000–$15,999	9,024	8,289	9,839	10,949	11,940	12,679	10,770
$16,000 or more	12,116	10,931	13,621	14,576	18,759	19,872	16,147
Tuition and fees							
Less than $500	3,942	3,622	3,029	3,372	3,436	4,147	3,432
$500–$999	3,875	4,201	4,888	4,673	4,859	5,280	4,692
$1,000–$1,999	4,717	4,840	5,877	6,266	7,080	7,827	6,175
$2,000–$3,999	5,215	5,476	6,732	7,604	8,556	9,309	7,363
$4,000–$7,999	6,365	6,653	8,127	9,080	10,674	11,488	8,916
$8,000 or more	9,739	9,051	11,258	12,594	17,522	19,146	14,567

Table 4.1e—Average total costs of postsecondary education less all financial aid by dependent student family income, by student and institutional characteristics: 1992–93—Continued

	Family income						Attendance-adjusted total cost minus total aid
	Less than $10,000	$10,000–$24,999	$25,000–$39,999	$40,000–$59,999	$60,000–$79,999	$80,000 or more	
Attendance pattern							
Full-time, full-year	6,469	6,429	7,983	8,682	12,015	13,272	9,481
Full-time, part-year	4,369	4,414	4,967	5,688	7,334	8,213	5,621
Part-time, full-year	5,462	5,364	5,982	6,007	7,056	8,106	6,228
Part-time, part-year	2,897	3,023	2,618	2,731	3,236	3,569	2,883
Parent's education							
Less than high school diploma	4,998	4,706	6,588	5,487	—	—	5,640
High school diploma/GED	5,163	5,290	5,801	6,379	7,748	9,696	6,208
Some PSE, less than bachelor's	5,856	5,268	5,682	5,828	8,148	8,407	6,254
Bachelor's degree	6,363	5,895	6,471	6,843	9,680	10,335	7,920
Advanced degree	8,420	6,608	7,658	8,020	11,482	11,648	9,842
Local residence							
On campus	6,010	6,079	7,690	8,691	12,486	14,360	9,790
Off campus	6,541	6,264	7,320	7,321	10,549	11,101	8,260
With parents	4,356	4,328	4,720	5,034	5,992	5,889	4,974
With relatives/other	—	5,234	5,422	5,457	6,672	8,943	5,609
Aid status							
No aid	6,548	5,643	5,942	6,437	10,028	10,800	7,646
Received aid	4,916	5,128	6,143	6,979	9,272	10,376	6,628
Grant status							
No grants	6,532	5,815	6,066	6,496	9,926	10,762	7,646
Received grants	4,835	4,985	5,985	7,006	9,331	10,392	6,379
Loan status							
No loans	5,406	5,222	5,938	6,485	9,808	10,700	7,351
Received loans	5,141	5,416	6,298	7,213	9,784	10,716	6,776
Work-study status							
No work-study	5,391	5,291	5,996	6,551	9,788	10,657	7,250
Received work-study	4,705	5,284	6,432	7,605	10,104	12,216	6,984
Other type aid and assistance status							
No other aid	5,364	5,330	6,091	6,647	9,941	10,774	7,310
Received other aid	4,714	4,783	5,339	6,0010	7,706	9,220	6,111

—Sample size is too small for a reliable estimate.

NOTES: Students 24 years old or older are considered financially independent for financial aid purposes. The sample for this table was restricted to students who had nonzero net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.1f—Average total costs of postsecondary education less all financial aid by independent student income, by student and institutional characteristics: 1992–93

	Independent student income: Less than $5,000	$5,000–$9,999	$10,000–$19,999	$20,000–$29,999	$30,000–$49,999	$50,000 or more	Attendance-adjusted total cost minus total aid
Total	$6,036	$6,254	$6,212	$5,827	$5,883	$5,857	$6,008
Gender							
Male	5,973	6,210	6,382	5,707	5,972	5,576	6,007
Female	6,067	6,310	6,094	5,939	5,837	6,025	6,019
Race–ethnicity							
White, non-Hispanic	6,028	6,278	6,182	5,726	5,803	5,800	5,947
Black, non-Hispanic	6,476	6,245	6,391	6,513	6,644	6,130	6,435
Hispanic	5,452	6,118	5,952	5,666	5,745	6,156	5,826
Asian/Pacific Islander	6,177	6,295	7,479	7,225	6,203	5,957	6,673
American Indian	5,422	6,397	4,357	6,331	7,089	—	5,937
Type of institution							
Public							
Less-than-2-year	5,215	5,626	6,071	5,973	5,116	6,231	5,747
2-year	4,783	5,121	4,937	4,715	4,727	4,441	4,775
4-year, nondoctoral granting	5,418	6,009	7,065	6,686	7,218	7,901	6,747
4-year, doctoral granting	5,879	6,541	7,255	7,208	7,797	7,076	6,970
Private, not-for-profit							
Less-than-4-year	6,441	6,521	6,391	6,272	6,754	5,798	6,440
4-year, nondoctoral granting	7,110	8,130	7,357	7,965	7,217	7,040	7,436
4-year, doctoral granting	9,466	9,120	9,113	8,844	9,209	10,214	9,284
Private, for-profit							
Less-than-2-year	7,744	7,950	8,334	8,700	9,936	11,460	8,439
2-years-or-more	6,832	7,793	8,523	7,982	11,221	10,205	8,636
Attendance-adjusted total cost							
Less than $4,000	1,860	1,891	2,060	2,122	2,026	2,124	2,050
$4,000–$7,999	4,132	4,280	5,141	5,265	5,414	5,447	5,010
$8,000–$11,999	6,246	6,663	7,923	8,587	8,895	9,355	7,804
$12,000–$15,999	9,060	9,518	10,595	11,406	12,511	12,956	10,785
$16,000 or more	13,343	13,973	15,646	16,907	18,587	19,552	16,313
Age as of 12/31/92							
23 years or younger	$6,488	$6,682	$6,313	$6,999	$6,712	—	$6,557
24–29 years	6,114	6,062	6,205	6,142	7,055	6,278	6,293
30–39 years	5,605	6,306	6,533	5,656	6,366	6,371	6,189
40 years or older	4,795	5,536	5,403	5,313	4,514	5,110	4,965
Tuition and fees							
Less than $500	3,719	3,839	3,479	3,565	3,467	3,347	3,515
$500–$999	4,554	5,501	5,984	6,269	6,720	6,159	6,040
$1,000–$1,999	5,700	6,459	7,512	7,912	9,460	8,682	7,589
$2,000–$3,999	6,430	6,977	8,506	9,001	10,468	10,859	8,357
$4,000–$7,999	7,999	8,651	9,850	11,077	12,589	12,747	9,914
$8,000 or more	11,159	11,672	13,655	16,312	16,890	18,972	13,826

Table 4.1f—Average total costs of postsecondary education less all financial aid independent by student income, by student and institutional characteristics: 1992–93—Continued

	Independent student income						Attendance-adjusted total cost minus total aid
	Less than $5,000	$5,000–$9,999	$10,000–$19,999	$20,000–$29,999	$30,000–$49,999	$50,000 or more	
Attendance pattern							
Full-time, full-year	8,061	8,748	10,836	12,234	15,581	16,610	10,734
Full-time, part-year	5,068	5,393	6,199	6,716	7,625	8,394	6,159
Part-time, full-year	6,083	6,896	7,031	6,627	7,513	7,491	7,050
Part-time, part-year	3,372	3,163	2,999	3,086	2,757	2,896	2,961
Parent's education							
Less than high school diploma	5,650	5,856	6,163	6,175	5,187	5,190	5,645
High school diploma/GED	5,610	6,075	5,821	6,063	6,017	5,970	5,951
Some PSE, less than bachelor's	5,882	6,455	6,143	5,737	6,623	6,696	6,277
Bachelor's degree	6,379	5,905	6,136	5,901	6,274	5,771	6,083
Advanced degree	6,612	7,354	7,614	6,065	6,522	5,567	6,673
Local residence							
On campus	6,608	7,493	7,968	8,378	7,552	—	7,342
Off campus	6,393	6,485	6,568	5,896	5,916	5,823	6,136
With parents	4,839	5,182	4,753	4,998	4,641	—	4,889
With relatives/other	5,889	5,793	6,229	5,070	5,876	6,781	5,902
Aid status							
No aid	5,737	5,565	5,516	5,196	5,327	5,624	5,417
Received aid	6,128	6,551	7,122	7,285	7,961	6,913	6,903
Grant status							
No grants	5,933	5,799	5,689	5,377	5,582	5,796	5,624
Received grants	6,074	6,494	7,161	7,195	7,456	6,235	6,741
Loan status							
No loans	6,082	6,189	5,943	5,447	5,523	5,662	5,735
Received loans	5,943	6,393	7,360	8,780	10,084	10,332	7,385
Work-study status							
No work-study	6,065	6,233	6,195	5,808	5,860	5,854	5,992
Received work-study	5,702	6,630	6,955	7,801	11,236	—	6,658
Other type aid and assistance status							
No other aid	6,030	6,226	6,200	5,793	5,849	5,849	5,982
Received other aid	6,110	6,587	6,437	6,655	7,469	6,404	6,564

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students who had nonzero net costs.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.1g—Average net costs of postsecondary education among full-time, full-year undergraduates by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private Private for profit less-than-2-years	Private for profit 2-years-or-more	Average net costs, all institutions
Total	$10,670	$8,204	$8,365	$9,089	$8,957	$12,024	$15,084	$10,666	$11,564	$9,958
Gender										
Male	11,420	7,840	8,372	9,221	9,841	11,904	15,364	12,107	11,786	10,007
Female	10,003	8,521	8,392	8,952	8,478	12,112	14,828	10,248	11,319	9,920
Race–ethnicity										
White, non-Hispanic	11,059	8,123	8,554	9,266	9,515	12,673	15,377	11,191	12,371	10,098
Black, non-Hispanic	8,678	8,778	7,697	7,700	—	9,198	11,516	10,361	10,916	8,922
Hispanic	—	7,425	6,717	7,700	4,930	8,200	12,866	8,990	8,082	8,052
Asian/Pacific Islander	—	10,046	8,981	10,461	—	16,288	17,598	10,552	—	12,150
American Indian	—	—	7,654	8,018	—	—	—	—	—	9,268
Dependency status for financial aid										
Dependent	11,411	7,021	7,921	8,922	7,400	12,004	15,269	8,539	10,070	9,660
Independent without dependents	7,561	8,574	7,736	8,577	11,662	10,305	13,020	10,221	10,272	9,116
Independent with dependents	11,688	11,284	11,698	11,658	11,302	13,845	15,190	12,152	14,371	12,156
Income and dependency status										
Dependent										
Less than $10,000	—	6,143	5,784	5,901	—	6,722	9,679	7,237	7,257	6,469
$10,000–$19,999	—	5,178	5,988	6,076	—	6,234	9,312	7,105	7,346	6,314
$20,000–$29,999	—	6,591	6,420	6,955	—	7,112	10,298	7,212	6,601	7,235
$30,000–$39,999	—	6,367	6,982	7,800	—	9,614	12,180	9,528	9,782	8,108
$40,000–$49,999	—	6,688	7,890	7,599	—	9,205	10,133	8,526	—	7,814
$50,000–$59,999	—	7,431	8,207	8,943	—	11,758	13,474	11,305	—	9,412
$60,000–$69,999	—	8,077	9,094	10,158	—	14,708	17,434	—	—	11,769
$70,000–$79,999	—	—	8,273	9,713	—	15,797	18,790	—	—	12,567
$80,000–$99,999	—	—	9,337	10,299	—	16,892	17,023	—	—	11,933
$100,000 or more	—	—	10,679	11,574	—	19,602	19,861	—	—	14,252
Independent										
Less than $5,000	8,875	7,357	6,576	7,124	8,654	9,414	11,556	9,979	7,629	8,061
$5,000–$9,999	8,310	7,832	7,439	8,304	9,308	10,247	11,076	11,179	10,351	8,748
$10,000–$19,000	10,235	10,411	9,944	10,640	11,033	11,861	14,316	11,578	11,326	10,836
$20,000–$29,999	10,267	11,161	10,870	12,357	—	15,367	16,038	11,488	13,768	12,234
$30,000–$49,999	12,571	15,463	14,748	15,279	—	15,564	18,625	15,287	16,810	15,581
$50,000 or more	—	—	18,103	15,716	—	17,375	—	—	—	16,610

Table 4.1g—Average net costs of postsecondary education among full-time, full-year undergraduates by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private Private for profit less-than-2-years	Private for profit 2-years-or-more	Average net costs, all institutions
Attendance-adjusted total costs										
Less than $4,000	—	$2,525	$2,609	$2,929	—	—	—	—	—	$2,583
$4,000–$7,999	5,676	5,205	4,841	4,854	4,038	3,560	4,779	4,581	3,389	4,908
$8,000–$11,999	8,429	8,345	7,589	7,631	7,571	6,054	6,944	7,150	5,544	7,621
$12,000–$15,999	12,704	11,946	10,782	10,898	8,548	8,744	9,655	10,749	8,588	10,558
$16,000 or more	20,772	18,588	16,802	16,720	16,746	15,145	16,618	16,265	16,027	16,411
Age as of 12/31/92										
23 years or younger	11,324	7,096	7,903	8,856	7,672	11,909	15,127	9,318	9,782	9,576
24–29 years	9,806	11,222	8,865	10,168	12,148	11,856	14,217	12,084	12,294	10,871
30–39 years	10,775	10,446	12,155	11,445	12,371	12,604	15,814	11,747	15,248	11,873
40 years or older	9,911	11,134	12,154	12,230	—	13,907	13,686	14,027	15,107	12,408
Tuition and fees										
Less than $500	11,484	7,758	—	—	—	—	—	—	—	7,858
$500–$999	10,301	7,731	6,853	7,724	—	—	—	—	—	7,809
$1,000–$1,999	9,853	8,019	8,046	7,763	—	6,430	—	8,933	—	7,960
$2,000–$3,999	11,777	9,370	8,221	8,394	8,294	8,088	8,418	9,874	7,248	8,457
$4,000–$7,999	—	—	9,756	10,618	8,947	9,360	10,777	10,717	11,143	10,346
$8,000 or more	—	—	15,855	16,730	—	13,810	15,980	13,111	14,324	15,125
Independent student total income percentile rank										
Lowest quartile	8,504	7,764	7,065	7,774	8,924	9,793	11,343	10,548	9,149	8,462
Middle quartiles	10,563	11,379	10,716	11,559	13,467	13,611	15,042	11,657	12,912	11,808
Highest quartile	—	14,570	16,900	14,997	—	16,063	18,980	16,769	18,787	16,054
Parent's total income percentile rank										
Lowest quartile	7,639	6,183	6,223	6,407	4,730	6,611	9,926	7,250	7,126	6,714
Middle quartiles	12,186	6,819	7,657	8,262	8,181	10,214	12,069	9,377	10,970	8,505
Highest quartile	—	7,895	9,471	10,554	—	16,592	18,323	—	—	12,731
Parent's education										
Less than high school diploma	10,580	9,172	9,178	9,345	—	10,211	12,855	10,716	8,921	9,677
High school diploma/GED	12,468	7,875	7,979	8,545	9,748	10,425	12,124	10,267	12,073	9,012
Some PSE, less than bachelor's	11,148	7,741	8,050	8,432	6,937	10,888	13,335	10,409	11,913	8,953
Bachelor's degree	10,045	8,376	8,730	9,216	—	12,963	15,418	11,193	12,957	10,326
Advanced degree	—	9,084	9,442	10,271	—	15,524	17,704	12,954	—	12,352

Table 4.1g—Average net costs of postsecondary education among full-time, full-year undergraduates by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private Private for profit less-than-2-years	Private for profit 2-years-or-more	Average net costs, all institutions
Local residence										
On campus	—	$7,872	$7,509	$8,458	$9,223	$12,171	$15,336	$8,592	—	$10,600
Off campus	10,828	10,551	9,624	10,006	10,865	13,510	15,774	12,759	13,691	11,106
With parents	10,222	6,221	6,685	7,018	6,525	9,508	12,532	7,619	8,001	7,294
With relatives/other	—	—	9,829	8,047	—	9,894	—	8,177	—	9,778
Aid status										
No aid	11,469	8,696	10,055	11,260	11,918	19,131	21,564	12,963	17,603	12,095
Received aid	9,185	7,614	6,995	7,108	7,852	9,628	11,075	9,793	10,148	8,342
Grant status										
No grants	11,286	8,716	9,588	10,600	11,277	18,182	20,597	12,014	13,208	11,636
Received grants	9,222	7,442	6,815	6,861	7,397	9,094	10,426	9,750	9,878	8,067
Loan status										
No loans	10,769	8,203	9,150	10,165	9,279	14,793	18,031	11,905	14,192	10,779
Received loans	7,477	8,213	6,595	6,553	8,454	9,194	10,554	9,100	10,049	8,147
Work-study status										
No work-study	10,732	8,280	8,558	9,327	9,061	13,334	16,448	10,672	11,636	10,225
Received work-study	—	6,311	6,394	5,727	—	8,308	9,034	—	—	7,477
Other type aid and assistance status										
No other aid	10,753	8,259	8,534	9,321	9,308	12,550	15,756	10,986	12,541	10,203
Received other aid	9,045	7,459	6,218	6,436	7,233	8,081	9,674	7,244	8,651	7,509

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students who had nonzero net costs. Net cost is defined as total costs less all financial aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.1h—Average net costs of postsecondary education among part-time or part-year undergraduates by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private Private for profit less-than-2-years	Private for profit 2-years-or-more	Average net costs, all institutions
Total	$4,299	$4,143	$5,514	$5,800	$5,213	$6,500	$8,016	$6,986	$6,932	$4,998
Gender										
Male	4,582	4,054	5,550	5,944	5,106	6,691	8,318	7,445	7,138	4,996
Female	4,138	4,216	5,500	5,667	5,278	6,374	7,761	6,868	6,741	5,005
Race–ethnicity										
White, non-Hispanic	4,240	4,102	5,614	5,876	5,136	6,890	8,015	6,949	7,193	4,987
Black, non-Hispanic	4,270	4,270	5,047	5,126	6,431	5,370	7,684	6,939	6,866	5,074
Hispanic	4,265	4,212	5,398	5,385	5,187	4,596	7,993	7,041	5,507	4,754
Asian/Pacific Islander	3,618	4,630	5,664	6,379	7,787	8,318	9,586	8,447	7,388	5,656
American Indian	—	4,248	5,455	5,561	—	—	—	—	—	4,864
Income and dependency status										
Dependent										
Less than $10,000	—	4,401	3,688	4,079	—	4,002	—	5,591	4,868	4,369
$10,000–$19,999	—	3,951	4,171	4,761	4,430	3,995	4,899	5,711	5,599	4,238
$20,000–$29,999	—	4,106	4,619	4,803	—	6,641	7,655	5,828	5,908	4,692
$30,000–$39,999	2,666	3,437	5,478	5,296	—	6,804	9,019	6,583	7,328	4,315
$40,000–$49,999	—	3,552	4,549	5,223	—	7,146	8,654	6,262	7,253	4,187
$50,000–$59,999	—	4,423	5,745	6,438	—	7,983	7,608	6,069	—	5,723
$60,000–$69,999	—	3,977	5,932	6,151	—	10,636	9,612	—	—	5,851
$70,000–$79,999	—	4,242	6,737	6,792	—	9,034	12,095	—	—	6,250
$80,000–$99,999	—	4,221	6,009	7,423	—	10,634	10,296	—	—	5,1000
$100,000 or more	—	4,706	7,157	8,515	—	12,422	10,589	—	—	7,349
Independent										
Less than $5,000	4,438	3,988	4,386	4,474	5,282	4,957	7,015	6,807	6,582	4,890
$5,000–$9,999	4,895	4,399	4,934	4,901	5,908	6,244	7,625	6,725	6,563	5,093
$10,000–$19,000	4,919	4,364	5,821	5,583	5,714	5,791	7,157	7,310	7,798	5,153
$20,000–$29,999	5,046	4,280	5,755	5,712	4,935	6,413	6,701	7,543	6,255	4,935
$30,000–$49,999	4,003	4,240	6,006	6,424	5,724	6,190	7,203	7,888	8,644	4,966
$50,000 or more	5,605	4,075	6,445	5,780	5,740	6,034	8,783	10,388	6,275	5,005

Table 4.1h—Average net costs of postsecondary education among part-time or part-year undergraduates by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private Private for profit less-than-2-years	Private for profit 2-years-or-more	Average net costs, all instiutions
Dependency status for financial aid										
Dependent	$2,875	$3,915	$5,247	$5,996	$4,370	$7,495	$8,934	$6,023	$6,513	$4,970
Independent without dependents	3,939	3,827	5,065	5,073	5,287	6,033	7,125	6,572	6,684	4,600
Independent with dependents	5,157	4,485	6,133	6,060	5,722	6,030	7,577	7,535	7,427	5,255
Attendance-adjusted total costs										
Less than $4,000	1,787	2,021	2,232	2,268	2,102	2,152	2,298	2,096	1,924	2,060
$4,000–$7,999	5,421	5,290	5,019	4,961	4,677	4,708	5,079	4,507	4,257	5,088
$8,000–$11,999	9,061	8,757	8,283	7,867	7,628	7,518	7,573	7,215	6,915	8,107
$12,000–$15,999	11,891	12,523	11,867	11,199	10,060	10,066	10,566	10,272	10,438	11,228
$16,000 or more	—	17,065	16,985	16,448	—	15,072	16,248	15,285	16,095	16,153
Age as of 12/31/92										
23 years or younger	3,226	4,045	5,243	5,956	4,649	7,190	8,910	6,351	6,583	5,041
24–29 years	5,473	4,466	5,650	5,446	5,976	6,038	7,209	7,470	7,664	5,195
30–39 years	4,456	4,504	6,147	6,166	5,716	6,064	7,340	7,306	7,280	5,217
40 years or older	4,675	3,535	5,325	4,859	4,723	6,120	7,398	7,910	6,188	4,333
Tuition and fees										
Less than $500	3,502	3,338	2,977	2,679	2,258	2,612	3,066	2,522	—	3,269
$500–$999	6,232	5,548	5,122	4,493	3,345	3,502	2,788	4,223	2,791	5,082
$1,000–$1,999	7,045	6,399	6,793	6,062	5,439	4,867	4,422	4,733	4,596	6,083
$2,000–$3,999	7,154	7,180	7,498	7,159	8,272	6,852	6,596	6,111	6,030	6,906
$4,000–$7,999	—	8,914	9,733	9,728	8,739	8,389	9,303	7,978	8,798	8,617
$8,000 or more	—	—	14,398	13,423	—	12,615	13,877	10,847	12,877	12,963
Independent student total income percentile rank										
Lowest quartile	4,631	4,237	4,732	4,737	5,725	5,524	7,531	6,769	6,821	5,002
Middle quartiles	4,999	4,277	5,917	5,848	5,255	6,095	6,832	7,426	6,956	5,018
Highest quartile	4,426	4,216	6,058	5,997	6,005	6,173	8,210	8,933	8,039	5,012
Parent's total income percentile rank										
Lowest quartile	2,760	4,111	4,229	4,633	3,498	4,594	6,934	5,720	5,428	4,419
Middle quartiles	2,707	3,671	5,257	5,764	4,662	7,592	8,317	6,416	7,587	4,672
Highest quartile	—	4,320	6,412	7,453	—	10,995	10,334	7,284	—	6,523

Table 4.1h—Average net costs of postsecondary education among part-time or part-year undergraduates by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private Private for profit less-than-2-years	Private for profit 2-years-or-more	Average net costs, all institutions
Parent's education										
Less than high school diploma	4,165	4,043	5,644	4,861	4,618	6,060	6,466	7,517	7,646	4,739
High school diploma/GED	4,772	4,165	5,515	5,704	5,097	6,502	7,964	6,990	6,359	4,918
Some PSE, less than bachelor's	3,635	4,289	5,528	5,450	5,092	6,685	7,991	6,408	7,906	4,942
Bachelor's degree	4,653	4,047	5,709	6,349	4,882	7,355	8,218	7,004	7,601	5,127
Advanced degree	3,259	4,248	5,987	6,511	5,259	7,938	9,449	8,528	8,195	5,699
Local residence										
On campus	—	$5,557	$5,564	$6,869	—	$8,708	$9,866	$6,884	—	$7,003
Off campus	4,569	4,393	5,989	6,022	5,357	6,259	7,958	7,566	7,697	5,245
With parents	3,560	3,462	4,344	4,517	4,021	5,455	6,681	5,662	5,140	3,980
With relatives/other	3,790	4,194	5,331	5,445	—	6,966	—	6,032	—	4,803
Aid status										
No aid	4,056	3,956	5,691	6,261	5,062	6,975	8,906	8,311	7,716	4,832
Received aid	5,366	4,815	5,143	4,891	5,388	6,025	6,756	6,519	6,374	5,374
Grant status										
No grants	4,066	3,988	5,675	6,137	5,159	7,064	8,819	7,615	7,478	4,898
Received grants	5,455	4,787	5,083	4,795	5,291	5,792	6,507	6,567	6,157	5,284
Loan status										
No loans	4,286	4,098	5,606	6,067	5,066	6,560	8,197	7,553	7,227	4,919
Received loans	—	5,279	4,908	4,541	5,830	6,283	7,340	6,047	6,537	5,626
Work-study status										
No work-study	4,297	4,136	5,546	5,849	5,201	6,509	8,065	6,995	6,912	4,992
Received work-study	—	5,029	4,346	4,078	—	6,358	7,078	—	—	5,319
Total other type aid and assistance status										
No other aid	4,303	4,132	5,547	5,879	5,246	6,568	8,071	7,098	7,047	5,007
Received other aid	4,016	4,566	4,582	4,395	4,647	5,225	6,411	5,095	5,418	4,745

—Sample size is too small for a reliable estimate.

NOTE: The sample for this table was restricted to students who had nonzero net costs. Net cost is defined as total costs less all financial aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.2—Average expected family contribution (EFC) among undergraduates by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Average expected family contribution
Total	$3,804	$5,484	$6,463	$8,079	$4,959	$7,071	$10,835	$2,686	$4,417	$6,317
Income and dependency status										
Dependent										
Less than $10,000	—	1,814	2,135	2,010	2,473	1,341	4,291	1,295	1,598	1,932
$10,000–$19,999	1,903	2,496	2,175	2,079	2,288	1,797	2,074	1,709	2,093	2,211
$20,000–$29,999	2,443	3,546	2,945	3,754	3,269	2,802	4,176	2,371	3,430	3,392
$30,000–$39,999	4,914	4,493	4,638	4,772	5,234	4,419	5,651	4,468	4,894	4,657
$40,000–$49,999	4,437	5,625	6,470	6,285	5,466	5,835	6,262	5,498	5,462	5,876
$50,000–$59,999	—	7,257	7,710	8,017	7,770	7,806	8,844	7,919	7,219	7,764
$60,000–$69,999	—	9,261	10,447	9,309	—	9,192	9,807	9,093	—	9,512
$70,000–$79,999	—	15,865	14,234	14,189	—	14,483	15,413	—	—	14,692
$80,000–$99,999	—	18,940	18,362	17,916	—	18,948	17,889	—	—	18,508
$100,000 or more	—	35,177	32,636	34,831	—	38,401	36,198	—	—	35,253
Independent										
Less than $5,000	636	881	1,224	1,556	819	1,132	3,304	750	912	1,138
$5,000–$9,999849	1,573	2,041	2,345	820	1,745	3,330	1,245	2,009	1,764	
$10,000–$19,000	2,286	3,551	3,583	4,526	3,091	2,929	4,420	1,703	3,223	3,470
$20,000–$29,999	3,641	5,540	4,686	5,263	5,109	4,780	5,445	3,018	5,237	5,167
$30,000–$49,999	3,591	4,366	4,586	4,744	5,334	4,652	6,0010	3,960	4,655	4,487
$50,000 or more	12,124	9,670	11,452	12,856	10,335	10,652	13,335	12,056	9,551	10,433
Gender										
Male	4,561	6,323	6,815	8,514	5,314	7,312	10,784	3,802	4,837	7,029
Female	3,250	4,834	6,221	7,662	4,781	6,950	10,995	2,341	4,156	5,785
Race–ethnicity										
White, non-Hispanic	4,370	5,823	7,003	8,810	5,518	8,282	11,802	3,319	5,221	6,955
Black, non-Hispanic	2,036	4,038	3,960	4,115	2,585	3,260	5,445	1,307	2,818	3,599
Hispanic	3,004	4,706	4,774	6,139	1,595	2,239	8,235	2,091	2,308	4,392
Asian/Pacific Islander	5,981	5,307	7,362	7,553	3,699	10,933	10,761	4,830	5,735	6,832
American Indian	1,524	4,180	3,380	5,572	—	3,012	—	2,759	—	4,036
Dependency status for financial aid										
Dependent	5,223	7,035	8,285	9,868	6,816	9,181	12,882	4,132	5,632	8,516
Independent without dependents	7,102	8,035	5,975	5,654	7,563	6,249	8,035	4,417	5,692	6,923
Independent with dependents	2,003	3,021	2,929	3,098	2,114	3,648	4,055	1,330	2,456	2,901

Table 4.2—Average expected family contribution (EFC) among undergraduates by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Average expected family contribution
Attendance-adjusted total costs										
Less than $4,000	$4,142	$5,710	$6,302	$7,297	$6,252	$6,165	$8,792	$2,898	$5,001	$5,881
$4,000-$7,999	3,795	5,616	6,262	7,443	4,614	4,916	7,868	2,552	3,814	5,839
$8,000-$11,999	3,837	4,773	6,767	7,977	4,085	5,328	8,346	2,473	4,184	5,968
$12,000-$15,999	2,937	5,028	6,708	9,088	5,808	6,891	9,727	2,591	3,884	6,673
$16,000 or more	2,456	4,187	6,281	9,551	3,946	9,274	12,276	3,550	5,594	8,757
Age as of 12/31/92										
23 years or younger	4,420	6,334	7,559	9,190	5,869	8,497	12,355	2,777	4,513	7,642
24-29 years	3,605	4,818	4,319	4,172	4,184	4,270	5,126	2,046	3,929	4,402
30-39 years	2,868	4,395	4,455	5,217	4,084	4,773	7,095	2,503	4,319	4,435
40 years or older	4,037	5,406	5,618	6,573	4,563	5,952	7,156	3,951	5,246	5,472
Tuition and fees										
Less than $500	3,967	5,557	5,954	6,678	6,656	4,971	6,045	2,643	—	5,581
$500-$999	3,129	4,897	5,531	6,872	4,610	4,986	8,605	2,818	5,528	5,284
$1,000-$1,999	4,197	5,597	6,551	7,562	5,581	5,057	8,964	2,867	3,935	6,302
$2,000-$3,999	3,649	6,070	6,470	7,979	4,163	5,354	7,295	2,954	3,371	6,520
$4,000-$7,999	—	7,798	9,162	9,892	3,331	5,850	8,454	2,471	4,628	6,115
$8,000 or more	—	—	12,486	12,948	—	9,775	12,474	3,351	5,091	10,780
Independent student total income percentile rank										
Lowest quartile	871	1,413	1,754	2,121	861	1,439	3,378	986	1,435	1,566
Middle quartiles	2,956	4,593	4,229	4,733	4,180	4,103	5,335	2,377	3,919	4,352
Highest quartile	7,344	6,466	7,569	8,389	6,915	7,614	9,414	6,885	7,410	6,974
Parent's total income percentile rank										
Lowest quartile	2,299	2,749	2,454	2,698	2,522	2,036	3,163	1,659	2,263	2,552
Middle quartiles	4,967	5,652	6,593	6,742	6,256	5,995	7,172	5,178	5,521	6,162
Highest quartile	—	20,303	18,657	19,245	18,593	19,656	20,044	18,303	17,864	19,542
Attendance pattern										
Full-time, full-year	3,071	5,925	6,835	8,643	4,588	7,970	11,963	3,136	5,060	7,631
Full-time, part-year	4,559	4,696	5,731	7,738	3,486	5,601	9,124	2,409	3,483	5,088
Part-time, full-year	3,500	5,532	6,562	7,696	5,547	6,856	9,008	2,532	5,242	6,073
Part-time, part-year	3,899	5,482	6,054	6,914	5,792	6,358	8,969	2,938	5,135	5,706

Table 4.2—Average expected family contribution (EFC) among undergraduates by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	Average expected family contribution
Parent's education										
Less than high school diploma	$2,543	$4,064	$4,343	$4,624	$3,434	$3,737	$5,255	$2,613	$3,190	$3,932
High school diploma/GED	4,034	5,138	5,649	6,238	5,288	5,590	6,954	3,047	4,675	5,337
Some PSE, less than bachelor's	4,561	5,888	6,478	7,239	5,374	6,644	9,105	3,667	5,859	6,303
Bachelor's degree	5,878	6,787	8,961	9,617	6,737	9,827	11,951	4,297	5,567	8,332
Advanced degree	5,613	9,576	9,658	12,467	8,220	13,467	16,246	6,573	7,466	11,503
Local residence										
On campus	—	6,029	7,335	8,966	5,905	9,211	13,245	3,205	5,101	9,112
Off campus	3,508	4,940	6,327	8,055	4,562	5,760	9,086	2,527	4,428	5,717
With parents	4,605	6,576	6,215	7,066	5,898	6,436	9,771	2,949	4,478	6,371
With relatives/other	4,189	4,406	5,700	6,628	—	5,455	9,624	2,883	2,969	4,868
Aid status										
No aid	4,429	6,495	8,944	10,761	6,722	11,024	15,287	5,486	6,824	8,047
Received aid	1,794	2,868	3,600	5,093	3,560	4,962	7,621	1,765	3,363	3,998
Grant status										
No grants	4,411	6,443	8,614	10,028	6,493	10,573	14,709	5,133	6,290	7,862
Received grants	1,550	2,591	2,1000	4,699	3,304	4,640	7,079	1,143	2,214	3,558
Loan status										
No loans	3,817	5,710	7,600	9,926	5,783	8,995	13,601	3,128	5,817	7,091
Received loans	2,478	2,229	2,884	3,257	2,687	3,948	5,963	2,078	3,196	3,313
Work-study status										
No work-study	3,817	5,543	6,645	8,369	4,957	7,643	11,774	2,689	4,491	6,450
Received work-study	—	1,951	3,693	3,313	—	4,326	5,387	2,133	939	3,803
Other type aid and assistance status										
No other aid	3,826	5,540	6,567	8,284	5,177	7,297	11,095	2,602	4,307	6,401
Received other aid	2,955	3,896	4,803	5,642	2,971	4,816	8,308	3,796	5,106	4,999

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.3a—Percentage of undergraduates with financial need by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Total	57.0	46.5	65.1	65.0	64.1	75.1	76.0	92.8	85.7	60.4
Income and dependency status										
Dependent										
Less than $10,000	—	91.6	95.5	97.5	71.3	97.2	97.2	100.0	97.1	95.1
$10,000–$19,999	93.1	76.7	93.8	96.6	96.9	98.5	96.7	99.3	100.0	89.0
$20,000–$29,999	83.9	65.8	89.7	90.3	85.8	96.9	96.2	94.5	91.5	82.7
$30,000–$39,999	39.9	58.2	84.3	86.0	52.7	95.5	96.0	86.7	89.8	74.1
$40,000–$49,999	52.2	41.8	65.0	74.1	75.1	92.0	94.3	83.8	92.4	59.0
$50,000–$59,999	—	42.8	56.1	59.9	55.4	85.4	86.8	67.4	86.8	59.3
$60,000–$69,999	—	27.8	45.8	56.1	—	84.3	82.6	72.5	—	56.0
$70,000–$79,999	—	0.7	16.6	24.3	—	70.9	84.3	—	—	37.6
$80,000–$99,999	—	1.3	9.2	14.4	—	50.7	65.0	—	—	21.1
$100,000 or more	—	0.0	1.1	3.5	—	14.4	19.9	—	—	6.9
Independent										
Less than $5,000	93.8	92.5	93.8	95.0	96.0	98.9	94.2	99.7	100.0	95.3
$5,000–$9,999	80.6	83.2	94.3	93.3	96.7	97.1	97.5	99.3	99.2	90.3
$10,000–$19,000	66.3	49.5	73.4	72.2	69.7	81.7	81.1	96.4	89.2	64.3
$20,000–$29,999	50.6	36.1	56.6	55.7	49.2	60.6	66.1	89.2	69.9	47.6
$30,000–$49,999	45.7	32.2	48.3	53.2	40.1	51.5	55.5	87.0	78.0	40.8
$50,000 or more	12.5	14.2	30.9	22.8	13.8	26.9	38.6	50.2	52.3	20.8
Gender										
Male	52.6	42.9	64.7	64.1	61.4	77.6	78.8	90.0	87.6	58.5
Female	60.2	49.2	65.2	65.8	64.7	72.9	72.9	93.6	82.5	61.6
Race–ethnicity										
White, non-Hispanic	52.0	44.0	62.7	61.8	62.3	70.6	73.8	90.5	83.5	57.1
Black, non-Hispanic	72.8	55.1	73.7	80.3	73.4	85.8	84.9	97.4	88.6	73.0
Hispanic	58.0	48.8	70.4	68.6	81.6	93.0	83.9	95.3	95.8	65.3
Asian/Pacific Islander	52.5	56.8	66.6	73.0	89.6	67.4	74.8	86.0	70.0	65.4
American Indian	80.0	51.9	81.8	67.9	—	—	—	91.3	—	62.3

Table 4.3a—Percentage of undergraduates with financial need by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Dependency status for financial aid										
Dependent	49.1	49.6	63.3	62.0	65.6	82.4	77.7	88.7	87.6	62.7
Independent without dependents	39.0	38.4	66.9	72.3	54.6	68.6	69.6	89.4	79.1	56.2
Independent with dependents	66.9	47.4	67.9	69.9	67.1	65.1	73.6	96.0	88.3	59.5
Attendance-adjusted total costs										
Less than $4,000	31.5	24.5	33.2	29.1	22.6	26.4	18.1	71.3	36.5	26.3
$4,000-$7,999	70.2	61.0	66.6	64.3	66.6	68.7	53.9	91.5	87.8	65.3
$8,000-$11,999	80.7	79.5	75.7	71.9	86.3	84.9	76.3	95.2	89.9	78.8
$12,000-$15,999	92.6	86.9	80.3	74.8	91.4	85.3	81.8	95.6	95.7	83.6
$16,000 or more	94.9	86.3	85.3	79.3	93.9	87.7	84.8	93.4	94.8	86.3
Age as of 12/31/92										
23 years or younger	53.8	53.6	66.5	64.9	69.6	83.3	78.9	93.4	90.8	66.1
24-29 years	63.5	49.9	69.9	73.8	64.2	71.2	77.3	94.3	83.3	62.9
30-39 years	59.5	40.9	61.1	60.3	60.5	61.3	65.1	93.3	84.4	52.6
40 years or older	53.2	29.9	50.2	45.6	50.9	53.8	50.0	85.6	65.6	40.0
Tuition and fees										
Less than $500	42.8	33.7	25.4	27.1	13.7	21.6	49.2	59.8	—	32.9
$500-$999	81.8	63.4	59.5	48.6	46.5	45.0	25.4	70.2	36.8	58.9
$1,000-$1,999	80.3	76.4	73.4	66.3	63.0	59.7	38.0	87.4	75.9	71.1
$2,000-$3,999	96.6	81.0	76.7	72.0	85.9	77.2	67.7	91.7	90.2	76.9
$4,000-$7,999	—	—	77.5	77.2	95.8	86.0	78.3	95.9	93.3	86.7
$8,000 or more	—	—	82.1	77.7	—	87.3	84.3	97.9	98.2	86.3
Independent student total income percentile rank										
Lowest quartile	84.4	84.4	92.4	92.9	96.5	97.5	95.1	99.5	99.7	91.0
Middle quartiles	58.7	41.6	64.0	64.9	54.5	67.3	70.6	92.8	81.3	54.5
Highest quartile	30.0	23.3	38.9	38.1	37.4	39.1	47.5	74.8	65.6	31.1

Table 4.3a—Percentage of undergraduates with financial need by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Parent's total income percentile rank										
Lowest quartile	87.0	75.2	92.4	94.0	87.4	97.3	96.7	98.5	95.9	87.7
Middle quartiles	41.9	47.5	66.4	70.6	59.2	90.6	91.1	83.7	90.7	63.9
Highest quartile	—	7.3	20.9	26.9	39.7	58.2	61.9	35.6	47.2	32.8
Attendance pattern										
Full-time, full-year	94.2	78.9	77.3	73.1	89.0	88.8	83.5	95.7	95.2	80.2
Full-time, part-year	63.2	67.0	65.9	60.5	80.6	85.7	77.2	92.8	94.1	74.7
Part-time, full-year	62.7	52.1	63.9	63.5	59.0	65.0	67.6	92.1	72.3	57.7
Part-time, part-year	32.1	26.5	36.9	38.6	36.8	41.7	38.7	84.3	57.4	31.7
Parent's education										
Less than high school diploma	52.7	44.7	65.5	68.3	57.4	72.7	78.9	91.8	88.0	56.9
High school diploma/GED	61.4	45.0	65.2	68.6	55.6	69.4	75.8	89.7	82.8	57.8
Some PSE, less than bachelor's	44.1	45.4	65.9	65.1	60.2	74.0	77.8	88.1	83.5	57.8
Bachelor's degree	46.2	39.1	56.3	59.0	56.8	66.8	74.0	86.9	78.5	53.4
Advanced degree	54.2	31.8	51.7	50.8	52.6	67.8	68.1	80.1	68.9	50.2
Local residence										
On campus	—	70.1	70.2	69.6	62.9	86.0	79.1	94.3	96.2	75.6
Off campus	59.5	43.1	62.7	63.4	62.8	65.7	73.9	92.5	84.9	56.8
With parents	50.9	51.0	66.6	64.5	65.5	78.4	74.3	92.9	85.8	60.8
With relatives/other	47.2	51.0	67.6	55.8	—	66.6	70.9	96.3	90.6	60.4
Aid status										
No aid	46.1	32.5	42.7	44.7	35.3	45.9	57.9	76.1	60.0	39.2
Received aid	91.6	82.3	90.2	86.9	86.7	90.2	88.8	98.1	96.5	88.2

Table 4.3a—Percentage of undergraduates with financial need by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Grant status										
No grants	47.6	34.3	48.0	52.0	43.4	52.5	61.8	82.9	76.3	44.3
Received grants	91.7	82.7	92.0	86.9	86.2	90.3	89.5	98.8	96.5	88.5
Loan status										
No loans	56.6	42.8	54.3	51.5	51.5	59.6	63.1	88.0	69.2	50.2
Received loans	100.0	98.5	98.2	98.7	97.9	99.4	98.0	99.2	99.7	98.7
Work-study status										
No work-study	56.7	45.7	63.3	63.1	63.3	70.3	72.0	92.7	85.4	58.5
Received work-study	—	95.1	92.2	95.5	—	97.7	98.8	97.7	100.0	96.2
Other type aid and assistance status										
No other aid	56.1	45.4	64.1	63.4	60.4	73.3	74.6	92.7	84.1	58.8
Received other aid	91.4	77.4	82.3	83.2	96.6	92.5	89.3	94.2	95.3	85.4

—Sample size is too small for a reliable estimate.

NOTE: Students were defined as having financial need if the total estimated institutional budget less the EFC was greater than zero (SNEED3).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.3b—Average amount of financial need among undergraduates who have need by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Total	$4,314	$4,212	$5,362	$5,769	$6,199	$8,992	$11,326	$7,839	$8,480	$6,215
Income and dependency status										
Dependent										
Less than $10,000	—	4,235	6,632	7,404	6,493	9,705	14,572	7,369	7,351	7,019
$10,000–$19,999	4,480	4,310	6,228	7,164	6,140	9,789	16,162	7,763	9,516	7,0010
$20,000–$29,999	—	3,957	5,565	6,319	6,461	11,472	13,758	7,067	7,583	6,735
$30,000–$39,999	—	3,008	4,640	5,520	3,795	10,970	14,348	5,924	7,965	5,841
$40,000–$49,999	—	3,022	3,777	4,654	3,511	10,486	13,123	4,891	8,363	5,255
$50,000–$59,999	—	3,286	3,589	4,061	5,562	8,502	11,310	5,514	7,205	5,355
$60,000–$69,999	—	2,856	3,608	4,421	—	9,252	10,913	—	—	6,652
$70,000–$79,999	—	—	3,736	3,909	—	6,764	7,821	—	—	6,293
$80,000–$99,999	—	—	—	3,684	—	6,969	7,284	—	—	5,930
$100,000 or more	—	—	—	—	—	5,156	4,827	—	—	4,668
Independent										
Less than $5,000	4,375	5,130	6,720	7,498	7,766	9,855	12,404	8,829	9,351	7,313
$5,000–$9,999	4,556	4,842	6,154	6,613	7,166	9,566	12,127	8,432	9,308	6,586
$10,000–$19,000	5,486	4,932	5,678	5,899	5,787	8,041	9,977	8,304	8,921	6,275
$20,000–$29,999	4,618	4,793	6,118	6,519	6,510	6,946	8,130	7,857	8,689	6,048
$30,000–$49,999	3,152	3,977	5,287	5,701	6,501	5,717	9,057	7,179	8,450	5,140
$50,000 or more	—	3,181	4,606	4,728	—	5,736	8,051	6,044	5,436	4,602
Gender										
Male	3,925	4,055	5,270	5,729	5,240	8,957	11,342	7,567	8,183	6,154
Female	4,566	4,319	5,432	5,804	6,577	8,979	11,288	7,953	8,388	6,218
Race–ethnicity										
White, non-Hispanic	4,215	4,128	5,108	5,545	6,144	9,332	10,972	7,945	8,748	6,074
Black, non-Hispanic	5,167	4,178	6,351	6,549	6,458	8,981	12,087	8,021	8,213	6,754
Hispanic	3,520	4,503	5,824	6,131	6,565	6,499	11,997	7,700	7,500	6,057
Asian/Pacific Islander	—	4,879	5,992	6,379	—	10,720	13,147	6,687	7,616	6,841
American Indian	3,843	3,983	6,355	5,650	—	—	—	8,368	—	5,574

Table 4.3b—Average amount of financial need among undergraduates who have need by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Dependency status for financial aid										
Dependent	$3,396	$3,541	$4,856	$5,369	$5,299	$9,675	$11,706	$6,557	$7,949	$6,165
Independent without dependents	3,260	4,057	5,535	6,078	5,407	8,814	11,121	7,065	8,077	6,054
Independent with dependents	4,853	4,865	6,243	6,920	7,270	7,504	9,669	8,683	9,206	6,371
Attendance-adjusted total costs										
Less than $4,000	2,760	2,798	3,262	2,964	2,709	2,533	2,394	2,723	3,241	2,855
$4,000-$7,999	3,893	3,918	4,647	4,471	4,253	4,549	4,863	5,531	5,256	4,367
$8,000-$11,999	5,700	5,264	5,636	5,758	6,855	7,063	7,439	7,607	7,574	6,038
$12,000-$15,999	5,556	5,795	6,707	7,045	8,079	9,260	8,682	9,741	9,582	7,617
$16,000 or more	5,378	6,742	7,229	8,386	9,302	12,372	13,509	11,311	12,130	11,053
Age as of 12/31/92										
23 years or younger	3,634	3,858	5,096	5,585	5,900	9,677	11,779	7,634	8,498	6,340
24-29 years	4,805	4,642	5,760	6,333	5,961	8,348	10,482	8,151	8,719	6,203
30-39 years	4,367	4,764	5,904	6,431	6,748	7,276	9,051	8,092	8,675	6,085
40 years or older	4,877	4,155	5,960	5,876	6,774	6,859	8,932	7,653	7,065	5,525
Tuition and fees										
Less than $500	3,703	3,615	2,863	2,818	—	1,683	5,550	3,105	—	3,550
$500-$999	5,055	4,258	4,300	3,634	3,238	3,254	4,843	2,938	2,312	4,125
$1,000-$1,999	4,252	4,984	5,464	5,142	4,176	4,577	3,673	4,096	4,065	5,054
$2,000-$3,999	4,847	5,565	5,746	5,905	7,021	5,942	5,888	6,375	5,915	5,913
$4,000-$7,999	—	—	7,006	7,149	7,812	8,531	8,663	8,757	9,387	8,353
$8,000 or more	—	—	9,699	9,986	—	12,333	13,225	12,431	12,472	12,511
Independent student total income percentile rank										
Lowest quartile	4,477	4,933	6,384	6,994	7,327	9,667	12,250	8,644	9,272	6,880
Middle quartiles	4,973	4,732	5,864	6,086	6,124	7,312	9,053	8,057	8,949	6,064
Highest quartile	3,210	3,762	4,743	5,390	6,660	5,801	9,038	6,878	6,999	4,980

Table 4.3b—Average amount of financial need among undergraduates who have need by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Parent's total income percentile rank										
Lowest quartile	$4,094	$4,162	$6,123	$6,907	$6,194	$10,288	$15,024	$7,501	$8,083	$6,891
Middle quartiles	3,140	3,123	4,066	4,757	4,488	10,029	12,751	5,613	7,957	5,559
Highest quartile	—	—	3,593	4,339	—	8,084	8,916	4,281	—	6,621
Attendance pattern										
Full-time, full-year	5,406	5,286	5,909	6,336	7,671	11,025	12,881	10,150	11,365	7,862
Full-time, part-year	3,276	2,889	3,759	4,163	4,979	6,869	7,461	6,220	6,426	4,899
Part-time, full-year	5,816	5,070	5,838	6,020	7,293	7,200	8,396	10,158	9,049	5,874
Part-time, part-year	2,244	2,518	3,308	3,301	3,272	4,021	4,845	5,939	4,622	3,117
Parent's education										
Less than high school diploma	4,509	4,552	6,006	6,142	5,224	8,187	10,861	7,705	8,580	5,984
High school diploma/GED	4,128	4,069	5,137	5,844	6,030	8,815	11,352	7,786	8,211	5,806
Some PSE, less than bachelor's	4,410	3,899	5,185	5,626	6,468	9,369	11,202	7,878	8,104	5,762
Bachelor's degree	3,729	4,001	4,888	5,427	6,129	9,574	11,432	7,115	8,040	6,148
Advanced degree	—	4,140	5,178	5,356	5,331	9,164	10,870	7,203	8,224	6,704
Local residence										
On campus	—	3,705	5,368	5,889	7,480	10,779	12,560	7,637	9,699	8,224
Off campus	4,561	4,504	5,566	5,958	6,417	7,827	10,344	8,186	8,914	6,137
With parents	3,641	3,775	4,988	4,968	5,625	7,707	10,783	7,259	7,414	5,186
With relatives/other	—	4,376	4,786	5,906	—	8,340	10,829	6,550	8,271	5,491
Aid status										
No aid	3,779	3,571	4,374	4,708	4,193	6,766	9,099	6,287	7,015	4,645
Received aid	5,167	4,857	5,885	6,359	6,842	9,576	12,349	8,225	8,865	7,128
Grant status										
No grants	3,750	3,563	4,313	4,736	4,532	7,049	8,989	6,365	7,320	4,824
Received grants	5,387	5,009	6,217	6,815	7,102	9,750	12,858	8,606	9,537	7,430

Table 4.3b—Average amount of financial need among undergraduates who have need by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Loan status										
No loans	4,307	4,034	4,958	5,044	5,389	6,981	9,736	7,193	7,304	5,204
Received loans	4,678	5,300	6,043	6,723	7,352	10,885	13,073	8,617	9,172	8,149
Work-study status										
No work-study	$4,306	$4,148	$5,242	$5,581	$6,068	$8,049	$10,391	$7,832	$8,379	$5,875
Received work-study	—	6,023	6,589	7,763	—	12,171	15,176	9,050	12,451	10,036
Other type aid and assistance status										
No other aid	4,307	4,178	5,351	5,728	5,898	8,820	11,130	7,812	8,239	6,096
Received other aid	4,467	4,784	5,501	6,142	7,885	10,343	12,897	8,199	9,798	7,503

—Sample size is too small for a reliable estimate.

NOTE: Students were defined as having financial need if the total estimated institutional budget less the EFC was greater than zero (SNEED3).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.4a—Percentage of undergraduates with financial need after receiving financial aid by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Total	54.6	40.5	52.6	51.2	53.7	58.5	59.4	82.6	69.6	50.1
Income and dependency status										
Dependent										
Less than $10,000	—	69.2	75.5	75.3	47.2	84.3	79.9	85.6	80.3	75.7
$10,000–$19,999	85.3	62.9	74.4	77.6	85.6	76.7	84.1	85.8	86.1	72.6
$20,000–$29,999	83.2	55.9	70.7	73.0	72.4	76.4	74.0	80.1	72.6	67.3
$30,000–$39,999	38.6	50.0	67.1	66.3	32.2	70.6	70.8	76.7	70.3	59.6
$40,000–$49,999	48.9	38.7	49.3	53.2	57.7	61.8	68.2	69.2	73.1	47.5
$50,000–$59,999	—	39.0	44.8	48.8	53.2	57.6	60.0	48.3	69.0	47.3
$60,000–$69,999	—	25.1	34.8	48.6	—	67.5	69.9	48.6	—	46.5
$70,000–$79,999	—	0.7	12.0	16.2	—	53.3	66.5	—	—	28.2
$80,000–$99,999	—	1.3	5.2	8.8	—	32.9	46.8	—	—	14.0
$100,000 or more	—	0.0	0.5	2.0	—	10.7	13.1	—	—	4.6
Independent										
Less than $5,000	90.5	82.0	77.6	72.4	87.8	81.9	80.0	95.4	90.1	82.4
$5,000–$9,999	76.8	65.4	68.9	70.1	86.2	80.4	79.0	92.3	82.0	72.5
$10,000–$19,000	63.5	43.5	62.1	57.1	56.3	66.0	58.8	84.8	74.9	54.6
$20,000–$29,999	49.1	33.8	50.7	48.3	40.1	48.8	56.5	81.9	56.8	42.7
$30,000–$49,999	43.3	29.7	44.5	47.6	36.3	44.2	47.2	72.1	59.2	36.6
$50,000 or more	12.5	13.1	27.5	20.7	11.4	20.1	34.0	38.3	34.2	17.9
Gender										
Male	50.2	37.5	51.3	50.7	50.8	60.5	62.0	77.4	69.6	48.0
Female	57.9	42.8	53.5	51.8	54.6	56.7	56.6	84.7	67.5	51.5
Race–ethnicity										
White, non-Hispanic	48.8	38.2	49.8	48.7	50.2	53.6	58.1	79.1	65.6	46.8
Black, non-Hispanic	72.2	46.4	59.6	62.7	70.3	69.4	62.7	91.6	75.4	61.2
Hispanic	57.4	45.2	63.6	55.8	78.1	79.5	69.2	86.3	82.4	58.2
Asian/Pacific Islander	52.0	51.4	62.8	63.4	87.7	62.0	61.2	75.1	62.3	58.2
American Indian	77.6	47.4	64.0	46.8	—	—	—	87.1	—	53.5
Dependency status for financial aid										
Dependent	46.8	42.7	49.4	48.6	52.0	62.0	59.8	73.6	69.1	50.2
Independent without dependents	34.4	30.1	49.7	51.9	38.9	52.4	53.8	72.6	60.3	42.8
Independent with dependents	65.1	43.3	61.4	61.8	62.1	55.5	62.7	90.7	76.1	53.9

Table 4.4a—Percentage of undergraduates with financial need after receiving financial aid by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Attendance-adjusted total costs										
Less than $4,000	29.5	20.2	25.2	22.4	17.1	19.3	13.9	51.0	28.0	21.2
$4,000-$7,999	68.6	52.7	53.1	48.8	50.7	51.2	38.5	78.4	63.6	53.4
$8,000-$11,999	74.7	72.3	60.2	55.5	76.8	67.5	56.8	85.6	66.6	65.4
$12,000-$15,999	90.7	79.6	66.9	59.4	75.8	64.4	58.0	87.7	84.1	69.7
$16,000 or more	93.7	81.5	76.1	71.5	89.8	70.3	68.8	87.6	85.8	74.0
Age as of 12/31/92										
23 years or younger	50.7	46.0	52.4	50.9	57.5	63.2	61.0	82.2	73.5	53.5
24-29 years	61.7	43.4	56.9	57.8	53.2	56.9	61.8	85.1	69.2	52.9
30-39 years	57.3	36.7	53.2	50.3	50.5	51.3	53.1	83.6	68.6	46.0
40 years or older	51.3	26.7	43.3	37.0	47.1	44.4	42.7	77.2	50.4	34.9
Tuition and fees										
Less than $500	41.4	28.4	16.0	14.5	10.9	13.5	12.9	31.8	—	27.0
$500-$999	79.4	56.0	47.5	34.3	32.2	32.7	10.8	53.0	26.9	49.2
$1,000-$1,999	76.7	69.5	61.2	52.1	49.5	47.5	28.6	71.5	52.4	59.9
$2,000-$3,999	81.2	73.6	61.6	57.9	74.0	59.9	49.9	79.5	66.6	62.5
$4,000-$7,999	—	—	63.7	62.5	85.6	66.1	60.2	88.6	77.4	72.8
$8,000 or more	—	—	72.7	72.3	—	69.4	68.2	85.9	92.0	71.3
Independent student total income percentile rank										
Lowest quartile	81.1	70.6	72.1	70.6	87.0	81.0	79.0	94.0	86.6	76.1
Middle quartiles	56.3	37.3	55.7	54.0	44.4	54.4	54.6	82.8	68.4	47.4
Highest quartile	28.6	21.7	35.5	33.2	33.6	32.2	42.1	58.1	42.8	27.4
Parent's total income percentile rank										
Lowest quartile	82.1	61.3	74.1	76.0	72.4	77.9	79.2	85.0	80.3	71.4
Middle quartiles	40.2	42.5	51.7	54.5	46.3	64.4	65.9	70.1	71.1	51.3
Highest quartile	—	6.5	15.0	21.3	28.2	44.2	49.0	19.1	22.6	25.4
Attendance pattern										
Full-time, full-year	90.1	73.7	63.6	59.9	78.3	71.8	66.7	91.6	84.3	68.1
Full-time, part-year	60.3	53.6	44.4	39.2	66.1	59.2	50.8	79.3	72.1	56.8
Part-time, full-year	60.1	48.9	56.5	54.4	51.8	51.4	55.5	85.6	62.0	52.0
Part-time, part-year	30.8	19.9	26.4	24.3	26.9	29.8	26.9	69.0	37.0	23.2

Table 4.4a—Percentage of undergraduates with financial need after receiving financial aid by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-years	Private for profit 2-years-or-more	All students
Parent's education										
Less than high school diploma	51.2	39.5	58.7	54.3	47.3	59.6	62.5	82.9	75.8	49.6
High school diploma/GED	59.5	39.5	52.7	55.2	46.5	54.7	60.7	78.4	66.4	48.6
Some PSE, less than bachelor's	41.8	41.1	53.7	53.0	51.9	57.5	56.7	76.0	65.6	48.7
Bachelor's degree	42.7	35.0	46.0	48.3	50.2	52.0	59.6	76.3	64.3	44.8
Advanced degree	54.2	28.7	44.2	42.0	47.1	54.1	56.7	68.8	55.4	42.3
Local residence										
On campus	—	52.6	49.0	53.3	52.1	62.8	59.2	71.8	79.9	56.1
Off campus	57.2	37.5	50.9	49.5	53.0	53.2	59.5	83.2	70.6	47.6
With parents	48.8	45.1	57.8	54.7	53.9	64.0	59.9	81.8	65.8	52.4
With relatives/other	45.2	43.8	63.3	46.1	—	56.9	58.7	88.2	75.3	52.6
Aid status										
No aid	46.1	32.5	42.7	44.7	35.3	45.9	57.9	76.1	60.0	39.2
Received aid	81.6	61.0	63.6	58.4	68.2	65.1	60.5	84.7	73.6	64.4
Grant status										
No grants	46.7	32.8	42.9	45.5	38.1	48.4	57.5	71.0	59.5	40.5
Received grants	83.8	63.2	67.7	61.0	70.4	65.3	61.3	89.8	81.1	66.9
Loan status										
No loans	54.7	39.7	50.3	47.3	48.1	52.5	56.2	85.1	65.6	46.4
Received loans	49.0	51.7	59.6	61.0	68.8	68.0	64.9	79.2	72.9	64.0
Work-study status										
No work-study	54.5	40.1	51.9	50.6	53.1	56.5	58.5	82.7	69.1	49.3
Received work-study	—	66.7	62.7	61.0	—	67.9	64.7	68.7	91.3	65.3
Other type aid and assistance status										
No other aid	54.2	40.1	53.5	52.4	52.5	59.2	60.9	84.1	70.6	50.2
Received other aid	70.2	51.4	38.2	37.5	64.4	51.8	45.5	62.1	63.3	48.0

—Sample size is too small for a reliable estimate.

NOTE: Students were defined as having financial need if the total estimated institutional budget less the EFC and all aid received was greater than zero (SNEED5).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.4b—Average amount of financial aid received by undergraduates who had need by type of institution, by student characteristics: 1992-93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	Average aid amount, all students with need
Total	$1,556	$2,348	$3,891	$4,708	$3,901	$7,051	$9,462	$3,714	$5,169	$4,549
Income and dependency status										
Dependent										
Less than $10,000	—	2,627	4,312	5,644	4,306	6,826	10,613	3,759	4,013	4,828
$10,000-$19,999	—	2,216	4,094	5,134	4,688	7,550	11,368	4,009	4,804	4,814
$20,000-$29,999	—	2,323	3,910	4,681	4,775	8,749	10,489	3,935	5,890	5,202
$30,000-$39,999	—	1,811	3,395	4,465	—	8,664	11,446	4,806	6,669	5,238
$40,000-$49,999	—	1,735	3,504	4,290	—	9,468	10,841	4,532	5,922	5,669
$50,000-$59,999	—	—	3,296	3,476	—	7,820	9,753	5,414	—	5,579
$60,000-$69,999	—	—	2,962	3,654	—	6,861	7,972	—	—	5,598
$70,000-$79,999	—	—	—	4,656	—	7,015	8,609	—	—	6,539
$80,000-$99,999	—	—	—	4,517	—	6,545	7,750	—	—	6,458
$100,000 or more	—	—	—	—	—	6,074	7,645	—	—	6,578
Independent										
Less than $5,000	1,525	2,627	4,742	5,697	3,825	6,581	8,672	3,193	4,903	4,300
$5,000-$9,999	1,883	2,581	4,490	5,268	3,878	6,296	9,220	3,536	5,282	4,068
$10,000-$19,000	1,601	2,319	3,741	4,737	3,397	5,273	7,748	3,790	4,976	3,765
$20,000-$29,999	1,396	2,059	3,327	4,191	3,524	4,892	7,192	4,173	5,202	3,433
$30,000-$49,999	—	2,425	2,884	3,575	3,269	4,302	6,591	4,387	5,375	3,548
$50,000 or more	—	—	2,848	—	—	4,586	—	4,891	—	4,080
Gender										
Male	1,637	2,447	4,101	4,732	3,545	7,192	9,667	4,202	5,351	4,905
Female	1,522	2,292	3,738	4,678	3,927	6,996	9,301	3,581	4,964	4,299
Race-ethnicity										
White, non-Hispanic	1,750	2,443	3,883	4,599	4,041	7,796	9,164	4,177	5,547	4,653
Black, non-Hispanic	1,061	2,186	4,089	4,877	4,190	6,500	10,047	2,766	4,563	4,272
Hispanic	—	1,991	3,312	4,673	2,713	3,830	9,924	3,845	3,986	3,774
Asian/Pacific Islander	—	2,387	3,931	5,148	—	9,046	10,910	4,119	—	5,329
American Indian	—	1,655	4,648	5,630	—	—	—	—	—	3,976

Table 4.4b—Average amount of financial aid received by undergraduates who had need by type of institution, by student characteristics: 1992–93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	Average aid amount, all students with need
Dependency status for financial aid										
Dependent	$1,125	$2,180	$3,760	$4,532	$4,462	$7,967	$9,942	$3,983	$5,311	$5,234
Independent without dependents	1,986	2,415	4,354	5,221	3,780	6,455	9,200	4,143	5,356	4,480
Independent with dependents	1,580	2,439	3,756	4,701	3,559	4,980	7,048	3,446	4,904	3,568
Attendance-adjusted total costs										
Less than $4,000	882	1,340	1,777	1,847	1,560	1,941	1,707	1,969	1,909	1,507
$4,000-$7,999	1,350	2,269	3,298	3,651	2,783	3,090	4,147	2,747	3,712	2,951
$8,000-$11,999	1,874	2,827	4,368	4,954	4,072	5,455	5,456	3,579	4,880	4,200
$12,000-$15,999	1,823	3,114	4,638	5,714	5,485	7,555	7,597	4,148	5,638	5,324
$16,000 or more	3,144	3,326	5,041	6,091	5,308	9,626	11,257	5,377	7,059	8,288
Age as of 12/31/92										
23 years or younger	1,346	2,191	3,837	4,612	4,497	7,836	9,860	3,795	5,219	4,977
24–29 years	1,834	2,426	4,236	5,086	3,566	5,601	8,143	3,631	5,269	4,056
30–39 years	1,732	2,559	3,807	4,943	3,408	5,121	8,131	3,712	5,027	3,780
40 years or older	1,397	2,550	3,616	4,566	3,161	4,948	6,172	3,521	4,773	3,536
Tuition and fees										
Less than $500	1,110	2,024	2,548	3,239	—	—	7,368	—	—	2,153
$500-$999	1,116	2,132	2,685	3,345	—	2,272	5,871	2,411	2,637	2,398
$1,000-$1,999	1,938	2,792	3,840	4,069	2,516	2,843	3,081	2,379	2,997	3,403
$2,000-$3,999	3,252	3,449	4,388	4,918	3,891	4,120	5,232	2,996	3,749	4,313
$4,000-$7,999	—	—	5,188	5,968	5,128	6,609	6,757	3,765	5,876	5,359
$8,000 or more	—	—	5,448	6,889	—	9,955	11,006	7,263	6,918	9,833
Independent student total income percentile rank										
Lowest quartile	1,672	2,594	4,616	5,486	3,857	6,429	8,932	3,354	5,084	4,176
Middle quartiles	1,552	2,268	3,566	4,465	3,415	5,046	7,482	3,901	4,997	3,636
Highest quartile	—	2,258	2,563	3,455	3,199	4,476	6,963	4,690	5,576	3,761
Parent's total income percentile rank										
Lowest quartile	1,132	2,355	4,068	5,091	4,461	7,827	11,013	3,918	4,678	4,939
Middle quartiles	—	1,926	3,484	4,171	4,291	8,562	10,512	4,546	6,020	5,417
Highest quartile	—	—	3,337	4,148	—	6,809	8,044	3,718	—	6,129

Table 4.4b—Average amount of financial aid received by undergraduates who had need by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	Average aid amount, all students with need
Attendance pattern										
Full-time, full-year	$2,339	$2,878	$4,373	$5,021	$4,819	$8,530	$10,589	$4,396	$6,389	$5,838
Full-time, part-year	1,370	1,952	3,159	4,097	3,472	5,231	6,737	3,513	4,399	3,639
Part-time, full-year	1,181	2,245	3,508	4,453	3,735	5,372	6,318	3,090	5,337	3,420
Part-time, part-year	809	2,129	2,728	3,486	2,306	3,694	4,709	2,596	3,805	2,667
Parent's education										
Less than high school diploma	1,466	2,321	3,874	4,840	3,133	5,543	8,188	3,575	4,897	3,676
High school diploma/GED	1,280	2,299	3,801	4,702	3,929	7,321	9,516	4,076	5,212	4,327
Some PSE, less than bachelor's	1,487	2,331	3,875	4,462	4,275	7,745	9,866	4,495	5,866	4,633
Bachelor's degree	1,496	2,331	3,842	4,756	3,915	7,946	9,693	4,129	5,633	5,261
Advanced degree	—	2,143	3,552	4,228	—	7,892	9,042	4,472	5,033	5,418
Local residence										
On campus	—	2,280	4,519	5,031	5,984	9,021	10,855	5,263	6,878	6,981
Off campus	1,551	2,530	3,988	4,871	3,670	5,712	8,536	3,675	5,231	4,171
With parents	1,305	2,022	3,024	3,496	4,259	5,382	7,731	3,667	4,740	3,449
With relatives/other	—	2,061	3,386	4,856	—	5,584	—	3,183	5,983	3,602
Aid status										
No aid	—	—	—	—	—	—	—	—	—	—
Received aid	1,556	2,348	3,891	4,708	3,901	7,051	9,462	3,714	5,169	4,549
Grant status										
No grants	—	2,241	3,169	3,753	3,745	4,040	5,385	4,249	5,241	3,774
Received grants	1,527	2,360	4,025	4,989	3,927	7,357	10,010	3,597	5,132	4,692
Loan status										
No loans	1,445	1,640	2,438	3,078	2,437	4,074	6,794	1,980	2,986	2,552
Received loans	3,793	4,142	4,986	5,503	5,122	8,654	10,630	5,040	5,732	6,229
Work-study status										
No work-study	1,504	2,208	3,668	4,408	3,750	5,803	8,003	3,694	5,067	3,994
Received work-study	—	4,231	5,303	6,646	—	10,124	13,118	6,485	8,322	8,289
Other type aid and assistance status										
No other aid	1,449	2,238	3,705	4,453	3,276	6,695	8,939	3,462	4,601	4,247
Received other aid	2,463	3,204	5,352	6,082	6,398	9,197	12,166	6,281	7,505	6,503

—Sample size is too small for a reliable estimate.

NOTE: Students were defined as having financial need if the total estimated institutional budget less the EFC was greater than zero (SNEED3).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table 4.4c—Average amount of financial need among aided undergraduates after receipt of financial aid by type of institution, by student characteristics: 1992–93

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year-not doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	All aided students with remaining need
Total	$3,736	$3,104	$2,973	$2,974	$3,425	$3,704	$5,277	$4,985	$4,667	$3,515
Income and dependency status										
Dependent										
Less than $10,000	—	2,573	3,034	2,667	2,524	3,416	5,408	4,044	3,640	3,131
$10,000–$19,999	3,545	2,860	2,767	3,013	2,989	2,628	5,921	4,412	5,259	3,213
$20,000–$29,999	—	2,883	2,690	2,954	1,931	3,572	4,834	3,797	3,549	3,152
$30,000–$39,999	—	2,459	2,637	2,831	1,732	3,481	5,439	3,921	4,181	3,033
$40,000–$49,999	—	2,726	2,246	2,354	1,412	2,647	4,468	3,127	4,067	2,728
$50,000–$59,999	—	2,983	2,601	2,866	4,751	3,626	4,567	3,055	5,429	3,228
$60,000–$69,999	—	2,478	2,795	3,496	—	5,792	7,645	—	—	4,688
$70,000–$79,999	—	—	1,835	1,554	—	3,590	4,989	—	—	3,598
$80,000–$99,999	—	—	—	1,678	—	3,345	2,653	—	—	2,473
$100,000 or more	—	—	—	—	—	2,373	2,473	—	—	2,260
Independent										
Less than $5,000	3,570	3,186	3,007	3,021	4,312	4,051	5,764	5,905	5,134	3,878
$5,000–$9,999	3,729	3,016	2,701	2,802	3,587	4,290	5,053	5,385	4,602	3,501
$10,000–$19,000	4,750	3,644	3,257	3,004	3,204	3,825	5,143	5,186	5,002	3,862
$20,000–$29,999	4,068	3,742	4,113	4,200	4,238	3,896	5,030	5,198	4,984	4,140
$30,000–$49,999	2,842	3,341	4,233	4,232	4,553	3,560	5,710	4,971	5,753	3,896
$50,000 or more	—	3,020	3,705	3,991	—	3,260	4,756	3,611	2,858	3,410
Gender										
Male	3,515	3,044	2,867	3,019	2,972	3,685	5,319	4,623	4,324	3,425
Female	3,884	3,149	3,066	2,934	3,651	3,660	5,232	5,137	4,750	3,562
Race–ethnicity										
White, non-Hispanic	3,474	2,963	2,783	2,939	3,280	3,822	5,212	4,816	4,666	3,384
Black, non-Hispanic	4,734	3,019	3,493	2,949	3,781	3,465	4,929	5,724	4,723	3,800
Hispanic	3,437	3,828	3,739	3,113	4,190	3,021	5,348	4,737	4,452	3,836
Asian/Pacific Islander	—	4,089	4,368	4,087	—	5,849	7,188	4,270	4,939	4,623
American Indian	3,144	2,939	2,971	1,825	—	—	—	6,018	—	3,114
Dependency status for financial aid										
Dependent	3,094	2,710	2,633	2,814	2,667	3,570	5,268	3,803	4,182	3,208
Independent without dependents	2,427	2,534	2,434	2,412	2,646	3,510	4,993	3,745	3,757	2,897
Independent with dependents	4,221	3,657	4,027	4,160	4,370	4,124	5,550	5,946	5,652	4,278

Table 4.4c—Average amount of financial need among aided undergraduates after receipt of financial aid by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year-not doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	All aided students with remaining need
Attendance-adjusted total costs										
Less than $4,000	$2,422	$2,276	$2,362	$2,146	$1,830	$1,336	$1,482	$1,463	$1,846	$2,205
$4,000-$7,999	3,535	2,879	2,648	2,350	2,239	2,238	2,623	3,509	2,670	2,734
$8,000-$11,999	4,650	3,757	2,918	2,653	4,062	3,145	4,057	4,792	3,976	3,410
$12,000-$15,999	4,620	4,011	3,564	3,503	3,804	3,505	3,863	6,417	5,217	4,070
$16,000 or more	4,943	4,862	4,007	4,865	5,618	4,915	6,158	7,293	7,078	5,508
Age as of 12/31/92										
23 years or younger	3,136	2,886	2,720	2,845	2,974	3,617	5,304	4,693	4,494	3,349
24-29 years	4,076	3,407	3,088	3,214	3,288	3,934	5,640	5,278	4,942	3,739
30-39 years	3,808	3,384	3,611	3,597	3,939	3,678	4,417	5,240	4,937	3,808
40 years or older	4,314	3,112	4,049	3,426	4,542	3,930	5,501	5,249	4,392	3,767
Tuition and fees										
Less than $500	3,447	2,799	1,476	1,101	—	593	699	1,778	—	2,668
$500-$999	4,404	3,176	2,843	1,848	1,867	1,721	612	1,957	1,268	2,870
$1,000-$1,999	3,274	3,434	3,067	2,688	2,478	2,529	2,103	2,676	2,124	3,020
$2,000-$3,999	3,621	3,822	2,926	2,814	3,920	2,940	2,958	4,088	2,964	3,107
$4,000-$7,999	—	—	3,493	3,761	4,050	3,447	4,185	5,734	5,008	4,497
$8,000 or more	—	—	7,813	6,714	—	4,727	6,124	6,494	7,716	5,790
Independent student total income percentile rank										
Lowest quartile	3,676	3,122	2,876	2,913	3,843	4,167	5,464	5,667	4,907	3,694
Middle quartiles	4,329	3,589	3,698	3,544	3,691	3,769	4,944	5,184	5,186	3,949
Highest quartile	2,977	3,303	3,882	3,972	4,634	3,514	5,775	4,498	4,325	3,745
Parent's total income percentile rank										
Lowest quartile	3,433	2,803	2,887	2,971	2,636	3,080	5,486	4,158	4,236	3,187
Middle quartiles	3,009	2,686	2,448	2,695	2,573	3,416	4,884	3,554	4,312	3,005
Highest quartile	—	—	2,519	2,981	—	4,666	5,564	2,000	—	4,126
Attendance pattern										
Full-time, full-year	4,508	3,762	3,026	3,181	4,120	4,249	5,760	6,903	6,228	4,048
Full-time, part-year	2,781	1,781	1,649	1,746	2,467	2,775	3,339	3,513	3,297	2,499
Part-time, full-year	5,206	4,151	4,063	3,820	4,602	3,718	5,240	7,627	5,616	4,247
Part-time, part-year	2,083	1,581	1,857	1,509	1,851	1,881	2,774	4,019	2,486	1,827

Table 4.4c—Average amount of financial need among aided undergraduates after receipt of financial aid by type of institution, by student characteristics: 1992-93—Continued

	Public less-than-2-year	Public 2-year	Public 4-year non-doctoral	Public 4-year doctoral	Private not-for-profit less-than-4-year	Private not-for-profit 4-year-not doctoral	Private not-for-profit 4-year doctoral	Private for profit less-than-2-year	Private for profit 2-years-or-more	All aided students with remaining need
Parent's education										
Less than high school diploma	$3,891	$3,412	$3,398	$2,965	$3,009	$3,944	$5,335	$5,133	$5,268	$3,796
High school diploma/GED	3,693	3,096	2,904	3,087	3,302	3,495	5,367	4,850	4,627	3,424
Some PSE, less than bachelor's	3,841	3,031	2,933	2,960	3,567	3,760	4,488	4,710	4,140	3,290
Bachelor's degree	3,325	3,281	3,040	3,205	3,748	4,078	5,815	4,614	4,539	3,670
Advanced degree	—	3,376	3,563	3,391	3,877	4,670	6,199	4,889	5,227	4,173
Local residence										
On campus	—	2,260	2,138	2,717	4,754	3,613	5,108	3,211	3,633	3,296
Off campus	3,948	3,215	3,063	3,039	3,563	3,820	5,269	5,344	5,058	3,636
With parents	3,254	2,979	3.397	3,133	2,840	3,610	5,826	4,511	3,985	3,401
With relatives/other	—	3,364	3,107	3,143	—	4,241	4,643	4,092	3,991	3,477
Aid status										
No aid	3,779	3,571	4,374	4,708	4,193	6,766	9,099	6,287	7,015	4,645
Received aid	3,666	2,633	2,231	2,012	3,179	2,901	3,522	4,662	4,050	2,858
Grant status										
No grants	3,651	3,406	3,724	3,834	3,591	6,087	8,047	4,830	4,764	4,152
Received grants	3,897	2,734	2,361	2,104	3,335	2,774	3,461	5,066	4,578	2,958
Loan status										
No loans	3,783	3,381	3,924	4,040	3,999	4,899	7,337	5,964	6,102	4,167
Received loans	1,200	1,418	1,373	1,575	2,608	2,579	3,014	3,809	3,822	2,268
Work-study status										
No work-study	3,761	3,144	3,113	3,115	3,447	4,091	5,945	4,997	4,680	3,643
Received work-study	—	1,983	1,534	1,485	—	2,400	2,527	3,081	4,152	2,077
Other type aid and assistance status										
No other aid	3,802	3,168	3,112	3,167	3,652	3,903	5,651	5,169	4,954	3,661
Received other aid	2,176	2,032	1,227	1,255	2,155	2,137	2,279	2,611	3,099	1,930

—Sample size is too small for a reliable estimate.

NOTE: Students were defined as having financial need if the total estimated institutional budget less the EFC and all aid received was greater than zero (SNEED5).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Appendix A

Glossary

Appendix A

Glossary

This glossary describes the variables used in this report. It is organized into three sections: student background characteristics, student financial aid-related characteristics, and institutional characteristics. Within each section, variables are described in alphabetical order. The variables were taken directly from the NPSAS:93 Undergraduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:93 data. A description of the DAS software can be found in appendix B. The labels in parentheses correspond to the names of the variables in the DAS.

Student Characteristics

Age as of 12/31/92 (AGE)

23 years old or younger	Student was 23 years or younger as of 12/31/92.
24–29 years old	Student was between 24 and 29 years old as of 12/31/92.
30 years old or older	Student was 30 years old or older as of 12/31/92.
40 years old or older	Student was 40 years old or older as of 12/31/92.

Attendance pattern (ATTNSTAT)

Attendance pattern describes the student's full- or part-time attendance while enrolled as defined by the institution, and the number of months a student was enrolled during the year. Students were considered to have been enrolled for a full year if they were enrolled at least 9 months between July 1992 and June 1993.

Full-time, full-year	Students enrolled full time for the full year at one or more institutions.
Full-time, part-year	Students enrolled full time less than 9 months and never attended part time.
Part-time and/or part-year	Student enrolled part time only for the duration of enrollment, or a combination of full time and part time for the duration of enrollment.

Student: Citizenship (CTZNSHP2)

U.S. Citizenship	Student had U.S. citizenship in 1992-93.
Noncitizen	Student was not a U.S. citizen in 1992-93; includes permanent residents and others eligible for financial aid.
Other	Student was neither of the above (includes those holding a student or exchange visitor visas).

Dependency status in 1992 (DEPEND)

Dependency status is determined primarily for evaluating financial aid eligibility. If a student is considered financially dependent, the student's parents' assets and income are considered in determining aid eligibility. If the student is financially independent, only the student's assets are considered, regardless of the relationship between student and parent.

Undergraduate students were considered independent if 1) the institution reported that they were independent, or 2) they met one of the following criteria:

- The student was 24 or older as of 12/31/92;
- The student was a veteran;
- The student was an orphan or ward of the court;
- The student had legal dependents, other than spouse; or
- The student was married, and not claimed by parents in 1992.

Dependency status for financial aid (DEPEND2)

Based upon DEPEND, students were divided into those who were dependent, independent without dependents of their own, and independent with dependents of their own.

Dependent	Student was considered financially dependent for financial aid purposes in 1992-93.
Independent without dependents	Student was considered financially independent for financial aid purposes and had no dependents.
Independent with dependents	Student was considered financially independent for financial aid purposes and had dependents. Spouses were considered dependents.

Gender of student (GENDER)

Male

Female

Income and dependency level (INCOME)

The source of income for independent students is their own assets or earnings, including those of their spouse if they are married. The source of income for dependent students is their parents' assets or earnings. Incomes in NPSAS:93 were derived from three sources: institutional records, parental reports, and student reports (in priority order).

Dependent students

Less than $10,000	Income of less than $10,000 in 1991.
$10,000-$19,999	Income at least $10,000 but less than $19,999 in 1991.
$20,000-$29,999	Income at least $20,000 but less than $29,999 in 1991.
$30,000-$39,999	Income at least $30,000 but less than $39,999 in 1991.
$40,000-$49,999	Income at least $40,000 but less than $49,999 in 1991.
$50,000-$59,999	Income at least $50,000 but less than $59,999 in 1991.
$60,000-$69,999	Income at least $60,000 but less than $69,999 in 1991.
$70,000-$79,000	Income at least $70,000 but less than $79,000 in 1991.
$80,000-$99,999	Income at least $80,000 but less than $99,999 in 1991.
$100,000 or more	Income at least $100,000 or more in 1991.

Independent students

Less than $5,000	Income less than $5,000 in 1991.
$5,000-$9,999	Income between $5,000 and $9,999 in 1991.
$10,000-$19,999	Income between $10,000 and $19,999 in 1991.
$20,000-$29,999	Income between $20,000 and $29,999 in 1991.
$30,000-$49,999	Income between $30,000 and $49,999 in 1991.
$50,000 or more	Income $50,000 or more in 1991.

Housing arrangements (LOCRES2)

Student's residence in school-owned housing, off campus, or with parents.

Campus Housing	Student lived in institution-owned living quarters for students. These are typically institution-owned dormitories, residence halls, or other facilities.
Off campus	Student lived off campus in noninstitution-owned housing, but not with his or her parents.

With parents	Student lived at home with parents.

Parent education (PAREDUC)

The highest level of education completed by the student's parents (mother or father, whoever had the highest level.)

Less than high school diploma	Neither parent graduated from high school or received a General Educational Development (GED) certificate.
High School diploma or GED	One or both parents graduated from high school or received a GED.
Postsecondary education, less than bachelor's degree	One or both parents had some postsecondary education—less than a bachelor's degree, including an associate's degree.
Bachelor's degree	One or both parents earned a bachelor's degree as their highest award.
Advanced degree	One or both parents earned an advanced degree including a master's degree, Ph.D., M.D., etc.

Parents total income, percentile rank by quartile (dependent students) (PCTDEP)

Percentile rank of parents' total income. Calculated for dependent students only. Dependent students were ranked on the basis of their parents' income from lowest to highest. This distribution was then divided into four equal groups, with students assigned to the appropriate group given their parents' income.

Lowest quartile	Students whose parents' income ranked in the lowest 25 percent of the dependent student income distribution.
Middle two quartiles	Students whose parents' income ranked between 26 percent and 75 percent of the dependent student income distribution.
Highest quartile	Students whose parents' income ranked in the top 25 percent of the dependent student income distribution.

Independent student total income, percentile rank by quartile (PCTINDEP)

Percentile rank of independent student's total income. Calculated for independent students only. Independent students were ranked on the basis of their own and their spouses' income from lowest to highest. This distribution was then divided into four equal groups, with students assigned to the appropriate group given their own and their spouses' income.

Lowest quartile	Students whose income ranked in the lowest 25 percent of the independent student income distribution.
Middle two quartiles	Students whose income ranked between 26 percent and 75 percent of the independent student income distribution.
Highest quartile	Students whose income ranked in the top 25 percent of the independent student income distribution.

Race–ethnicity (RACE)

Asian/Pacific Islander	A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or the Pacific Islands.
Black, Non-Hispanic	A person having origins in any of the black racial groups of Africa, not of Hispanic origin.
Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
American Indian/ Alaskan Native	A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.
White, Non-Hispanic	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East (except those of Hispanic origin).

Undergraduate class level (YEAR_R)

Year in school. A function of level determined from institutional data for first and last term, year in college from financial aid forms, student-reported data for first and last term, or sampling stratum.

Freshman (1st year undergrad)	Student's level was freshman or first year.
Sophomore (2nd year undergrad)	Student's level was sophomore or second year.
Junior (3rd year undergrad)	Student's level was junior or third year.

Senior (4th/5th year undergrad)	Student's level was senior or fourth/fifth year.
Undergraduate (level unknown)	Student's undergraduate level was unknown.

Financial Aid Characteristics

Funds, aid package (AIDPACK)

Packages by types of aid: grants, loans, and other types of aid. For students with any aid, records or combinations of aid from grants, loans, work-study, or other aid sources.

Grant only	Student received grant aid only.
Grant and work-study	Student received grant and work-study aid.
Grant, loan, and work-study	Student received grant, loan, and work-study aid.
Grant and loan	Student received grant and loan aid.
Loan only	Student received loans only.
Loan and work-study	Student received loans and work-study aid.
Work-study only	Student received work-study aid only.
Other only	Student received any other combination of aid only.
Other combinations	Student received any other combination of aid.

Expected family contribution (EFC4)

The expected family contribution is the amount estimated by the Congressional Methodology formula that a student and/or a student's family should be able to pay based upon income, assets, family size, and the number of children enrolled in postsecondary education. EFC4 includes data from institutional sources for those who applied for aid, as well as imputed values for nonaided students. EFC4 is recorded as a continuous variable in the file.

Institutional grant amount (INGRTAMT)

Specifies the total amount of institutional grant aid received by a student in 1992–93. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Institutional loan amount (INLNAMT)

Specifies the total amount of institutional loan aid received by a student in 1992–93. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Institutional other aid–includes assistantships (INOTHAMT)

Amount of institutional aid received by a student in 1992–93 that could be classified as grants, loans, or work-study (including teaching and research assistantships). Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Institutional total aid amount (INSTAMT)

Amount of all institutional aid received by a student in 1992–93, including grants, loans, work-study and other types of awards. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Institutional work-study amount (INSTCWS)

Total amount of all institutionally sponsored work-study awards, institutionally funded college work-study, plus any other institutionally funded work-study received by a student in 1992–93. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Institutional nonneed-based grants (INSTNOND)

Amount of institutional grants and scholarships received by a student in 1992–93 that were based entirely on merit, including athletic scholarships and nonneed tuition waivers. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Remaining need-adjusted student budget minus expected family contribution (SNEED3)

Calculated for all students whether or not they applied for or received any aid. Negative values set to zero.

Remaining need-adjusted student budget minus expected family contribution minus total aid (SNEED5)

Calculated for all students whether or not they applied for or received any aid. Negative values set to zero.

Total federal aid amount (TFEDAID)

Total amount of aid received by a student in 1992–93 from all federal aid programs. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Total federal grant amount (TFEDGRT)

Total amount of federal grants received by a student in 1992–93. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Total federal loan amount (except PLUS) (TFEDLN)

Total amount of federal loans received by a student in 1992–93, excluding loans to parents—Parent Loans to Undergraduate Students (PLUS). Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Other type federal amount (including PLUS) (TFEDOTHR)

Total amount of all federal amounts that could not be classified as grants, loans, or work-study. Includes PLUS loans and graduate assistantships. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Total federal work-study amount earned (TFEDWRK)

Total amount of federal work-study earned by a student in 1992–93. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Total aid amount (TOTAID)

Total amount of financial aid received by a student in 1992–93 from any source (federal, state, institution, other). Includes grants, loans, or work-study, as well as loans under the PLUS program. Students receiving aid were identified by the TOTAID variable having a positive value.

Total grant amount (TOTGRT)

Total amount of grant aid received by a student in 1992–93 from any source (federal, state, institution, other). Grants are a type of student financial aid that does not require repayment or employment. At the undergraduate level it is usually (but not always) awarded on the basis of need, possibly combined with some skills or characteristics the student possesses. Grants are more frequently awarded on a merit basis at the graduate level. Grants include scholarships and fellowships. The percentage of students with grants is the percentage with positive amounts recorded for this variable.

Total student loan amount (TOTLOAN)

Total amount of loan aid received by a student in 1992–93. This includes all loans through federal, state, or institutional programs except PLUS loans (which are made to parents). Loans are a type of student financial aid that advances funds and that are evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions. The percentage of students with loans is the percentage with positive amounts recorded for this variable.

Total other type of aid and assistantships (includes PLUS) (TOTOTHR)

Total of aid amounts received by students in 1992–93 that could not be classified as grants, loans, or work-study. Includes teaching and research assistantships, PLUS loans, and veterans' benefits. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Total work-study amount (TOTWKST)

Total amount of work-study aid received by students in 1992–93. Work-study programs provide partial reimbursement of wages paid to students. They may be sponsored by the federal or state governments or by the institution. The percentage of students with work-study is the percentage with positive amounts recorded for this variable.

Total state aid amount (STATEAMT)

Total amount of state aid received by a student in 1992–93. State aid included state-based grants, loans, work-study, and other state-based awards. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

State nonneed-based grant/scholarship amount (STATNOND)

Amount of state grants received by a student in 1992–93 that were based on merit alone. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

State grant total amount (STGTAMT)

Amount of state grant/scholarships and fellowship/traineeships, including the federal portion of State Student Incentive Grants (SSIG) received by a student in 1992–93. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

State loan total amount (STLNAMT)

Total amount of state loans received by a student in 1992–93. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Other type of state amount (STOTHAMT)

Amount of state aid received by a student in 1992–93 that could not be classified as grants, loans, or work-study. Includes teaching and research assistantships. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

State work-study total amount (STWKAMT)

Total amount of state work study received by a student in 1992–93. Positive values on this variable were also used to identify the percentage of students who received this category of aid.

Institutional Characteristics

Institution type (CONTROL)

Source of revenue and control of operations.

Public	A postsecondary education institution operated by publicly elected or appointed officials in which the program and activities are under the control of these officials and which is supported primarily by public funds.
Private, not-for-profit	A postsecondary institution that is controlled by an independent governing board and incorporated under section 501 (c) (3) of the Internal Revenue Code.
Private, for-profit	A postsecondary institution that is privately owned and operated as a profit-making enterprise. Includes career colleges and proprietary institutions.

Level of institution (LEVEL)

Less-than-2-year	Institution where all of the programs are less than 2 years in duration. The institution must offer a minimum of one program of at least 3 months in duration that results in a terminal certificate or license or is creditable toward a formal 2-year or higher award.

2- to 3-year	Institution that confers at least a 2-year formal award (certificate or associate's degree) or offers a 2- or 3-year program that partially fulfills requirements for a baccalaureate or higher degree at a 4-year institution. The institution does not award a baccalaureate degree. These would include most community or junior colleges.
4-year nondoctorate	Institution that confers at least a baccalaureate degree in one or more programs, but does not award higher than a master's degree.
4-year doctorate	Institution that confers a doctoral or first-professional degree in one or more programs.

Attendance-adjusted total cost minus total aid (NETCST1)

The net cost variables are intended to measure the remaining costs of attendance after various types of aid have been taken into account. NECTCST1 takes all types of aid into account.

Attendance-adjusted cost minus grants (NETCST5)

The net cost variables are intended to measure the remaining costs of attendance after various types of aid have been taken into account. NETCST5 takes all grants into account.

Adjusted cost minus federal grants (NETCST9)

The net cost variables are intended to measure the remaining costs of attendance after various types of aid have been taken into account. NETCST9 takes all federal grants into account.

Institutional type (level and control) (SECTOR_B)

Institution type by level and control, combined. Institution level concerns the institution's highest offering (length of program and type of certificate, degree, or award), and control concerns the source of revenue and control of operations.

Public less-than-2-year	Public less-than-2-year institution.
Public 2- to 3-year	Public 2- to 3-year institution.
Public 4-year nondoctoral-granting	Public 4-year institution not offering doctoral degrees.
Public 4-year doctoral-granting	Public 4-year institution offering doctoral degrees.
Private not-for-profit, less-than-2-year	Private independent less-than-2-year institution.

Private not-for-profit, 2- to 3-year	Private independent 2- to 3-year institution.
Private not-for-profit, 4-year nondoctoral-granting	Private independent 4-year institution not offering doctoral degrees.
Private not-for-profit, 4-year doctoral-granting	Private independent 4-year institution offering doctoral degrees.
Private for-profit, less-than-2-year	Private, for-profit less-than-2-year institution.
Private for-profit, 2-years-or-more	Private, for-profit 2-year or more institution.

Total costs (TOTCOSTA)

Equal to the sum of tuition (TUITION), direct costs of attendance (EDCOST), and attendance-adjusted total household costs while enrolled (LIVEXPAJ). [room and board charges if the student lived on campus] If the student attended full-time/full-year, this represents the full average monthly household expenses times the number of months enrolled. If the student was enrolled less than full-time/full-year, the student-reported average monthly household costs were set equal to 75% during months attending half time but less than full-time, and set equal to 25% during months that the student attended less than half time.

Tuition and fees (TUITION)

Actual amount of tuition charged the student for the terms attended, as reported by the institution. The student report was used if institutional data were not available or if the student attended more than one institution during the academic year.

Appendix B

Technical Notes and Methodology

Appendix B

Technical Notes and Methodology

The 1992–93 National Postsecondary Student Aid Study (NPSAS:93)

The need for a nationally representative database on postsecondary student financial aid prompted the U.S. Department of Education to conduct the National Postsecondary Student Aid Study, a survey conducted every three years beginning in 1987. The NPSAS sample was designed to include students enrolled in all types of postsecondary education. Thus, it included students enrolled in public institutions; private, not-for-profit institutions; and private, for-profit institutions. The sample included students at 4-year and 2-year institutions, as well as students enrolled in occupationally specific programs that lasted for less than 2 years.

The NPSAS:93 analysis file included a stratified sample of approximately 66,000 eligible students (about 52,000 of whom were undergraduates) from about 1,100 institutions. Students were included in the sample if they attended a NPSAS-eligible institution; were enrolled between July 1, 1992 and June 30, 1993; and were enrolled in one or more courses or programs including courses for credit, a degree or formal award program of at least 3 months' duration, or an occupationally or vocationally specific program of at least 3 months' duration. Regardless of their postsecondary status, however, students who were also enrolled in high school were excluded. In addition, all students who received a baccalaureate degree between July 1, 1992 and June 30, 1993 were included and used as the base sample for the NPSAS:93 longitudinal component survey (Baccalaureate and Beyond).

For each of the students included in the NPSAS sample, there were up to three sources of data. First, institution registration and financial aid records were extracted. Second, a Computer Assisted Telephone Interview (CATI) was conducted with each student. Finally, a CATI designed for the parents or guardians of a subsample of students was conducted. Data from these three sources were synthesized into a single system with an overall response rate of about 85 percent. (Table B.1 shows response rates for students in each type of institution.) For example, the variable age was determined by first checking student responses. If a student did not provide this information, age was taken from the institutional record abstract.

For more information on the NPSAS survey, consult *Methodology Report for the 1993 National Postsecondary Student Aid Study* (Longitudinal Studies Branch, Postsecondary Education Statistics Division, Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, NCES 95–211).

Table B.1—Response rates for students included in the NPSAS:93 analysis file, by selected institution and student characteristics

	Unweighted rate	Weighted rate	Weighted Effective rate
All students	83.4	79.5	85.0
Institution type			
Less-than-2-year	76.7	80.0	86.0
2-year	75.7	73.2	79.9
4-year, non-doctoral granting	83.7	80.8	85.6
4-year, doctoral granting	86.2	84.9	89.1
Institution control			
Public	83.2	78.4	84.2
Private, not-for-profit	84.3	83.2	87.7
Private, for-profit	82.2	82.4	87.0
Level and Control			
Public			
Less-than-2-year	65.3	78.9	85.0
2-year	73.6	72.5	79.3
4-year, nondoctoral granting	79.7	76.7	81.6
4-year, doctoral granting	86.7	85.5	89.7
Private, not-for-profit			
Less-than-4-year	72.5	78.5	84.2
4-year, nondoctoral granting	85.4	83.5	88.1
4-year, doctoral granting	85.4	83.5	87.9
Private, for-profit			
Less-than-2-year	81.2	81.4	87.1
2-year or more	85.6	83.7	87.0
Student Level			
Undergraduate	82.6	78.5	84.3
Graduate	86.4	85.4	89.5
First-professional	86.8	87.4	90.4

NOTE: The overall weighted response rate for the student telephone interviews was 67.8 percent. Additional information on response rates is published in the Methodology Report for the National Postsecondary Student Aid Study (NCES 95-211).

FOOTNOTE: The effective response rate is $R = R1 + (1-R1)R2$, where R1 is the Phase 1 response rate and R2 is the response rate achieved among the students selected for the nonresponse follow-up subsample. The effective response rate exceeds the unweighted and weighted response rates because higher response rates were consistently achieved in the nonresponse follow-up subsample across all types of institutions and all types of students.

Description of Financial Aid Programs

There are three main types of student financial aid: grants, loans, and work study. Each of these three types of aid can be awarded as need-based aid—that is, after taking into account the financial need of the recipient—on the basis of scholastic merit, or on some other basis—such as football scholarships or awards from the local chamber of commerce for civic participation.

Virtually all financial aid comes from one of three sources: the federal government, state governments, or the postsecondary institution in which the student is enrolled. Other sources of aid include philanthropic organizations, foundations, employers, and local governments or community organizations.

In general, most grants are awarded as need-based aid. Merit-based grants such as academic scholarships are important, particularly at the institutional level, but the largest grant program in 1992–93—the federal Pell Grant program—awarded aid to students on the basis of financial need. Like grant aid, loans for postsecondary education can be either need-based or nonneed-based. Also like most grant programs, most loan programs that offered financial aid to undergraduates in 1992–93 were need-based. The largest programs, the federal Stafford and Perkins loan programs, enable students to borrow money at relatively low rates of interest (because the interest payments are subsidized by the government) and to defer payment of any principal and interest until after completing their education. Other, non-subsidized loans are available through the federal PLUS and Supplemental Loans for Students (SLS) programs; these loans are nonneed-based, but are subject to the restriction that the loan funds, in combination with the other resources available, cannot exceed the total costs of education. The third major type of financial aid is "work-study," which is typically a campus administered program that make use of federal funds to subsidize employment for students with financial need. Although most work-study aid comes from federal sources, many states and institutions also provide funds to support work-study programs.[1]

Of the three major types of financial aid, subsidized loans accounted for the largest share of student financial aid in 1992–93, followed by grants (table B.2). Within each of type of aid, the federal government was the source of the majority of student aid, followed by institutions and then states (except in the relatively small work-study and "other" categories).

Table B.2—Total amount of aid awarded by type and by source: 1992–93

	All types (in thousands)	Grants (in thousands)	Loans (in thousands)	Work-study (in thousands)	Other (in thousands)
Total	$31,684,287	$15,886,217	$11,914,551	$1,207,451	$2,676,067
By source					
Federal	20,625,824	7,010,816	11,282,054	714,499	1,618,454
State	2,637,542	2,039,156	110,348	206,017	282,022
Institutional	6,349,652	5,658,260	359,102	187,989	144,301
Other	2,071,270	1,177,985	163,048	98,946	631,290

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

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[1] For more information about the various federal financial aid programs, see *The Federal Student Financial Aid Handbook*, which is published annually by the Office of Student Financial Assistance in the U.S. Department of Education.

Financial aid of different types and from different sources is often combined to form a financial aid "package." There are a variety of reasons for packaging aid. One reason is that the supply of grants, the most desirable form of financial aid, is limited, and in order to spread the benefits of grant aid more widely, the size of individual grants must also be limited. For example, in 1992–93 the maximum federal Pell Grant available to students with financial need was $2,400, or 60 percent of costs, whichever was less. Since financial need for most aid recipients was well in excess of the Pell Grant limits, resources from more than one source were required. Packaging is a complex issue, and cannot be examined in any detail here. For this study, the important point is that undergraduate students must often obtain different types of financial aid from several different sources, and most aid recipients will have received grants, many will also have received loans, and some may also have received work-study aid.

Measurement of Costs

There are several ways in which the costs of postsecondary education are typically measured. Financial aid is generally awarded on the basis of estimated standard budgets that are constructed by a postsecondary institution to reflect the average costs of the major components of education at that institution. These components are generally defined as tuition and fees, room and board, books and supplies, and other (which includes such things as transportation and child care expenses). The budgets are typically adjusted to reflect enrollment status (tuition and fees are often lower for part-time students), whether the student lives on- or off-campus or with parents, dependency status, number of dependents, and a variety of other characteristics.[2]

Except for tuition and fees, the cost data in this report are student-reported costs, which are more sensitive to each student's unique situation than are the institutional budgets.[3] The problem with student-reported costs, however, is that they are substantially affected by decisions and events that are within the student's control. For example, a student may choose to live off campus rather than on campus in student housing, or may choose to attend part time rather than full time, and both of these decisions have large cost implications. Another problem with student-reported costs is in estimating in-kind contributions from parents, relatives, or employers. For example, among independent students expenses may often include support for (or by) other family members: how much of the car or housing costs incurred by a married student with children can be attributed to postsecondary education? Finally, students may have inflated expectations with respect to their needs for entertainment or recreation, and even if these must be supported out of the student's own pocket, they are hard to justify as direct costs of postsecondary education. Despite the methodological differences between the institutional budgets and the average student reported costs, and the results of this analysis would not be any different if the budgeted costs were used.[4]

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[2] Of these characteristics, dependency status may well be the most important. Although dependency status is primarily a financial aid issue—once independent, only the student's income and assets are considered in the need analysis—dependency status is also highly correlated with age, and older students exhibit quite different enrollment patterns and behaviors than do younger students. For more on this issue, see Susan P. Choy, *Profile of Older Undergraduates: 1989-90* (Washington, D.C.: National Center for Education Statistics, U.S. Department of Education, April 1995).

[3] In the NPSAS:93 file, student-reported data were supplemented with data from institutions and parents where student-reported data items were not available. In addition, some cost items were imputed in cases where the item was not available in any of the NPSAS:93 source files.

Distribution of Students

Because the distribution of students in the various institution types has a significant impact on the average values reported here, table B.3 shows the distribution of students by a variety of characteristics (page 187). These weighted distributions correspond to the variables that appear in table 1.1 of the compendium.

Accuracy of Estimates

The statistics in this report are estimates derived from a sample. Two broad categories of error occur in such estimates: sampling and nonsampling errors. Sampling errors happen because observations are made only on samples of students, not on entire populations. Non-sampling errors occur not only in sample surveys but also in complete censuses of entire populations. A representative table of standard errors is presented in table B.4 (page 188).

Nonsampling errors can be attributed to a number of sources: inability to obtain complete information about all students in all institutions in the sample (some students or institutions refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and estimating missing data.

Data Analysis System

The estimates presented in this report were produced from the NPSAS:93 undergraduate Data Analysis System (DAS). The DAS software makes it possible for users to specify and generate their own tables from postsecondary data sets. With the DAS, users can recreate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates proper standard errors and weighted sample sizes for these estimates.[5] For example, table B.4 presents the standard errors that correspond to table 3.1 in the table compendium. If the number of valid cases is too small to produce an estimate (i.e., less than 30), the DAS prints the message "low-N" instead of the estimate.

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[4] In a detailed analysis of this issue, Byce found that the costs reported by students were not that different from the costs estimated by the institutions. Chuck Byce, *Financing Undergraduate Education: 1990* (Washington, D.C.: National Center for Education Statistics, U.S. Department of Education, May 1993), 45-52.

[5] The NPSAS sample is not a simple random sample and, therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by the linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method.

In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFT) for all the variables identified in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the NPSAS stratified sampling method.

For more information about the 1993 NCES Data Analysis Systems, contact:

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Statistical Procedures

The 1992–93 NPSAS survey, while representative and statistically accurate, was not a simple random sample. Instead, the survey sample was selected using a more complex three-step procedure with stratified samples and differential probabilities of selection at each level. First, postsecondary institutions were initially selected within geographical strata. Once institutions were organized by zip code and state, they were further stratified by control (i.e., public; private, not-for-profit; or private, for-profit) and offering (less-than-2-year, 2- to 3-year, 4-year non doctoral-granting, and 4-year doctoral-granting). Sampling rates for students enrolled at different institutions and levels (undergraduate or other) varied, resulting in better data for policy purposes, but at a cost to statistical efficiency.

The comparisons described in the report have all been tested for statistical significance to ensure that the differences are larger than those that might be expected due to sampling variation. Two types of comparisons have been made in the report as follows.

Differences in two estimated percentages. The paired comparisons were tested using student's t statistics. Comparisons based on the estimates of the proportions include the estimates of the probability of a Type I error, or significance level. The significance levels were determined by calculating the student's t values for the differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing. Student's t values may be computed for comparisons using these tables' estimates with the following formula:

$$t = \frac{P_1 - P_2}{\sqrt{se_1^2 + se_2^2}}$$

where P_1 and P_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors. Note that this formula is valid only for independent estimates. When the estimates were not independent (for example, when comparing the percentages across a percent distribution in this report (a row in a table), a covariance term was added to the denominator of the *t*-test formula).

There are hazards in reporting statistical tests for each comparison. First, the test may make comparisons based on large *t* statistics appear to merit special attention. This can be misleading since the magnitude of the *t* statistic is related not only to the observed differences in means or percentages but also to the number of students in the specific categories used for comparison. Hence, a small difference compared across a large number of students would produce a large *t* statistic.

A second hazard in reporting statistical tests for each comparison is making multiple comparisons among categories of an independent variable. For example, when making paired comparisons among different levels of income, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison. When more than one difference between groups of related characteristics or "families" are tested for statistical significance, one must apply a standard that assures a level of significance for all of those comparisons taken together.

Comparisons were made in this report only when $p \le .05/k$ for a particular pairwise comparison, where that comparison was one of *k* tests within a family. This guarantees both that the individual comparison would have $p \le .05$ and that when *k* comparisons were made within a family of possible tests, the significance level of the comparisons would sum to $p \le .05$.[6]

For example, in a comparison of the percentages of males and females who enrolled in postsecondary education only one comparison is possible (males v. females). In this family, $k=1$, and the comparison can be evaluated with a Student's *t* test. When students are divided into five racial-ethnic groups and all possible comparisons are made, then $k=10$ and the significance level of each test must be $p \le .05/10$, or .005. The formula for calculating family size (k) is as follows: $k = j * (j - 1)/2$, where j is the number of categories for the variable being tested. In the case of race–ethnicity, there are five racial–ethnic groups (American Indian, Asian, black, Hispanic, and white), so $k = 5*(5-1)/2=10$.

Trends. In several instances, pair-wise comparisons proved too cumbersome. For example, one would like to say something about the general relationship between the income level of dependent undergraduate students (ten categories) and the amount of financial aid they received. Even if one were inclined to test all of the 45 possible pair-wise comparisons, not all of the possible comparisons are likely to be statistically significant, even though the data appear to suggest clear trends. In such cases, a weighted least squares regression formula was used to test whether the trend between parents' income and the amount of financial aid received was significant, even if all of the pair-wise comparisons were not.

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[6] The standard that $p \le .05/k$ for each comparison is more stringent than the criterion that the significance level of the comparisons should sum to $p \le .05$. For tables showing the *t* statistic required to ensure that $p \le .05/k$ for a particular family size and degrees of freedom, see Olive Jean Dunn, "Multiple Comparisons Among Means," *Journal of the American Statistical Association* 56: 52–64.

This regression test for linearity was done in this analysis using the data manipulation and regression capabilities of the Microsoft EXCEL spreadsheet program. The input data for the regressions were the estimates and standard errors in the output tables created by the Data Analysis System. All of the variables included in the regression equations were transformed by dividing them by the standard error of the relevant proportion. An intercept variable was also created by dividing a column of 1s by the standard error of the corresponding proportion. The new dependent variable was then regressed on the new independent variable and the intercept variable. The statistical significance of beta for the independent variable was then evaluated in relation $p \le 0.05$, or $t \le 1.96$. One important limitation of this test is that it can only be used to assess trends across ordered variables or variable categories.

Table B.3—Weighted sample sizes for table 1.1—Percentage distribution of undergraduate students by dependency status, attendance patterns, and residence, by student and institutional characteristics: 1992–93

	Weighted N/1,000
Total	18,477.8
Type of institution	
Public	
Less-than-2-year	285.1
2-year	8,096.2
4-year nondoctoral granting	2,432.6
4-year doctoral granting	3,300.2
Private, not for profit	
Less-than-4-year	299.7
4-year nondoctoral granting	1,551.6
4-year doctoral	1,085.7
Private, for profit	
Less-than-2-year	830.2
2-years-or-more	596.7
Level of institution	
Less-than-2-years	1,144.9
2–3 years	8,759.3
4-or-more-years	8,573.7
Control of institution	
Public	14,114.0
Private, not-for-profit	2,937.0
Private, for-profit	1,426.8
Type of institution (4-year aggregates)	
Public, 4-year	5,732.9
Private, not for profit, 4-year	2,637.3
Income and dependency status	
Dependent	
Less than $10,000	507.1
$10,000–$19,999	814.2
$20,000–$29,999	922.5
$30,000–$39,999	1,129.1
$40,000–$49,999	1,407.0
$50,000–$59,999	1,211.7
$60,000–$69,999	842.7
$70,000–$79,999	374.6
$80,000–$99,999	439.1
$100,000 or more	561.7
Independent	
Less than $5,000	1,099.9
$5,000–$9,999	1,255.0
$10,000–$19,000	2,146.0
$20,000–$29,999	1,780.7
$30,000–$49,999	2,239.3
$50,000 or more	1,063.9
Gender	
Male	8,165.6
Female	10,187.9

	Weighted N/1,000
White, non-Hispanic	13,817.7
Black, non-Hispanic	1,847.1
Hispanic	171.5
Asian/Pacific Islander	718.4
American Indian	1,432.3
Attendance-adjusted total costs	
Less than $4,000	5,585.1
$4,000–$7,999	5,075.4
$8,000–$11,999	3,618.0
$12,000–$15,999	1,893.0
$16,000 or more	2,121.2
Age as of 12/31/92	
23 years or younger	10,162.9
24–29 years	3,159.5
30–39 years	3,055.9
40 years or older	2,060.4
Tuition and fees	
Less than $500	6,042.7
$500–$999	2,644.4
$1,000–$1,999	3,334.1
$2,000–$3,999	2,889.5
$4,000–$7,999	1,842.5
$8,000 or more	1,539.6
Independent student total income percentile rank	
Lowest quartile	2,458.9
Middle quartiles	4,704.9
Highest quartile	2,421.1
Parent's total income percentile rank	
Lowest quartile	2,063.6
Middle quartiles	4,112.7
Highest quartile	2,033.4
Local residence	
On campus	2,369.0
Off campus	10,871.8
With parents	4,793.3
With relatives/other	443.8
Attendance pattern	
Full-time, full-year	5,999.7
Full-time, part-year	2,456.9
Part-time, full-year	4,688.4
Part-time, part-year	5,148.1
Parent's education	
Less than high school diploma	1,470.5
High school diploma/GED	4,896.2
Some PSE, less than bachelor's	2,813.8
Bachelor's degree	2,753.0
Advanced degree	2,300.1

Race–ethnicity

Source: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

Table B.4—Standard errors for table 3.1a—Percentage of undergraduates receiving aid by type of aid, by student and institutional characteristics: 1992–93

	Any aid	Any grants	Any work-study	Any loan	Any other type of aid
Total	0.79	0.71	0.25	0.61	0.26
Type of institution					
Public					
Less-than-2-year	3.95	3.96	0.39	0.53	0.92
2-year	0.98	0.87	0.17	0.52	0.43
4-year, nondoctoral granting	1.31	1.15	0.53	1.16	0.44
4-year, doctoral granting	1.08	0.84	0.38	0.85	0.35
Private, not-for-profit					
Less-than-4-year	5.08	4.97	1.01	3.92	2.93
4-year, nondoctoral granting	2.25	2.43	1.48	2.24	1.11
4-year, doctoral granting	1.56	1.53	1.07	1.22	0.77
Private, for-profit					
Less-than-2-year	2.92	3.78	0.34	4.57	1.17
2-years-or-more	5.16	4.05	1.12	4.90	2.52
Institution level					
Less-than-2-year	3.76	3.53	0.27	4.12	0.97
2-to-3-year	0.99	0.89	0.16	0.61	0.43
4-or-more-years	0.81	0.76	0.40	0.73	0.30
Control of institution					
Public	0.79	0.67	0.20	0.56	0.29
Private, not-for-profit	1.57	1.63	0.98	1.39	0.72
Private, for-profit	2.86	2.97	0.53	3.49	1.28
Gender					
Male	0.83	0.71	0.27	0.68	0.36
Female	0.92	0.87	0.27	0.67	0.26
Race–ethnicity					
White, non-Hispanic	0.78	0.67	0.25	0.65	0.27
Black, non-Hispanic	1.93	1.89	0.80	1.57	1.04
Hispanic	3.26	3.34	0.41	1.19	0.52
Asian/Pacific Islander	1.46	1.33	0.70	1.10	0.42
American Indian	3.28	3.63	1.05	2.30	2.05
Dependent status for financial aid					
Dependent	0.86	0.77	0.38	0.67	0.31
Independent without dependent	1.10	0.97	0.23	0.79	0.48
Independent with dependent	1.07	1.01	0.20	0.74	0.34
Income and dependency status					
Dependent					
Less than $10,000	1.84	1.97	1.10	2.33	1.02
$10,000–$19,999	2.00	2.02	0.89	1.60	0.79
$20,000–$29,999	1.82	1.74	0.84	1.53	0.69
$30,000–$39,999	1.54	1.40	0.69	1.35	0.74
$40,000–$49,999	1.37	1.18	0.56	1.00	0.60
$50,000–$59,999	1.23	1.04	0.44	0.90	0.49
$60,000–$69,999	1.37	1.10	0.60	0.95	0.63
$70,000–$79,999	1.82	1.55	0.71	1.26	0.70
$80,000–$99,999	1.67	1.30	0.61	1.10	0.64
$100,000 or more	1.27	1.10	0.34	0.61	0.54

Table B.4—Standard errors for table 3.1a—Percentage of undergraduates receiving aid by type of aid, by student and institutional characteristics: 1992–93—Continued

	Any aid	Any grants	Any work-study	Any loan	Any other type of aid
Income and dependency status (continued)					
Independent					
Less than $5,000	1.34	1.47	0.62	1.76	0.72
$5,000–$9,999	1.29	1.26	0.54	1.44	0.74
$10,000–$19,000	1.35	1.25	0.26	0.97	0.57
$20,000–$29,999	1.26	1.14	0.18	0.78	0.61
$30,000–$49,999	0.93	0.77	0.10	0.59	0.32
$50,000 or more	1.19	1.03	0.08	0.49	0.38
Attendance-adjusted total costs					
Less than $4,000	0.75	0.67	0.06	0.24	0.28
$4,000–$7,999	1.06	1.01	0.25	0.71	0.32
$8,000–$11,999	1.03	1.00	0.39	0.84	0.41
$12,000–$15,999	1.19	1.23	0.56	1.05	0.62
$16,000 or more	1.12	1.04	0.86	0.95	0.53
Age as of 12/31/92					
23 years or younger	0.82	0.75	0.36	0.68	0.31
24–29 years	1.11	1.04	0.24	0.79	0.39
30–39 years	1.13	1.04	0.21	0.74	0.33
40 years or older	1.21	1.07	0.19	0.59	0.44
Tuition and fees					
Less than $500	0.84	0.82	0.12	0.41	0.36
$500–$999	1.29	1.23	0.27	0.63	0.58
$1,000–$1,999	1.19	1.12	0.34	0.84	0.40
$2,000–$3,999	0.99	0.97	0.43	0.98	0.40
$4,000–$7,999	1.61	1.95	0.87	2.03	0.98
$8,000 or more	1.45	1.39	1.17	1.24	0.77
Independent student's total income percentile rank					
Lowest quartile	1.09	1.11	0.45	1.31	0.54
Middle quartiles	1.03	0.93	0.16	0.69	0.46
Highest quartile	0.91	0.74	0.07	0.52	0.24
Parent's total income percentile rank					
Lowest quartile	1.42	1.44	0.68	1.33	0.62
Middle quartiles	0.97	0.86	0.45	0.82	0.40
Highest quartile	0.93	0.76	0.40	0.60	0.36
Type of institution (4-year aggregates)					
Public, 4-year	0.84	0.68	0.31	0.72	0.28
Private, not-for-profit, 4-year	1.61	1.69	1.02	1.44	0.72
Local residence					
On campus	1.05	1.14	0.87	1.07	0.58
Off campus	0.82	0.72	0.18	0.63	0.30
With parents	1.11	1.05	0.18	0.63	0.33
With relatives/other	2.28	2.17	0.73	1.50	0.77
Attendance pattern					
Full-time, full-year	0.83	0.77	0.49	0.80	0.41
Full-time, part-year	1.32	1.40	0.40	1.25	0.49
Part-time, full-year	0.97	0.88	0.17	0.56	0.30
Part-time, part-year	0.81	0.73	0.09	0.42	0.35

Table B.4—Standard errors for table 3.1a—Percentage of undergraduates receiving aid by type of aid, by student and institutional characteristics: 1992–93—Continued

	Any aid	Any grants	Any work-study	Any loan	Any other type of aid
Parent's education					
Less than high school diploma	1.56	1.45	0.35	1.02	0.48
High school diploma/GED	0.94	0.81	0.25	0.73	0.33
Some PSE, less than bachelor's	0.97	0.86	0.38	0.75	0.39
Bachelor's degree	0.91	0.79	0.33	0.66	0.32
Advanced degree	0.82	0.77	0.40	0.59	0.32

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1993 National Postsecondary Student Aid Study (NPSAS:93), Undergraduate Data Analysis System.

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